
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.04		

Filing at a Glance

Company:	MedAmerica Insurance Company
Product Name:	Long-Term Care
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	07/06/2020
SERFF Tr Num:	MILL-132344370
SERFF Status:	Assigned
State Tr Num:	MILL-132344370
State Status:	Received Review in Progress
Co Tr Num:	CICA - MEDAMERICA
Implementation	On Approval
Date Requested:	
Author(s):	Courtney Williamson, Joe Neary, Dexter Mosley, Cassi Noel, Derek Lesniak, Matt Mickolich, Lola Heimlich, Braden McDowell
Reviewer(s):	Jim Lavery (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed aggregate 24.1% increase on 239 PA policyholders of MedAmerica individual LTC forms 14515-PA and 14785-PA .

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.04		

General Information

Project Name: CICA LTC Rate Increase Filing

Project Number: 145MAI01-40.04

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 24.1%

Deemer Date:

Submitted By: Joe Neary

Filing Description:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Pennsylvania is the state of domicile.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 07/06/2020

State Status Changed: 07/06/2020

Created By: Derek Lesniak

Corresponding Filing Tracking Number:

State TOI: LTC03I Individual Long Term Care

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: CICA LTC Rate Increase Filing/145MAI01-40.04

On behalf of the company, we are submitting the referenced rate filing for your review. This is an existing policy form(s) that provides long-term care coverage. This policy form(s) was written by Combined Insurance Company of America (CICA) and issued in Pennsylvania from February 18, 1999 through June 1, 2008 and is no longer marketed in any jurisdiction.

In 2008, MedAmerica Insurance Company (MedAmerica) acquired the long-term care block of business issued by CICA from Ace Ltd. and subsequently submitted a certificate of assumption filing. As a result, most of the nationwide policies are now on MedAmerica paper; however, approximately 16% of the in-force policyholders nationwide objected to the assumption filing and remain on CICA paper. In Pennsylvania, all of the in-force policies are on MedAmerica paper. MedAmerica has 100% of the risk on this form(s), including policies on CICA paper, and administers and manages the entire block.

The company is requesting a premium rate increase on this form(s), including all associated riders. The need for a premium rate increase is due to emerging and projected experience running more adverse than originally expected.

This rate increase request is a follow-up to two prior nationwide requests for the 515 Series and one prior nationwide request for the 700 and 780 Series. However, because this jurisdiction did not allow full implementation of the prior requested increase(s), the rate level being requested in this follow-up filing was determined to be actuarially equivalent as described in Appendix B to the enclosed actuarial memorandum. As with the prior request, the requested rate increase varies by series and inflation protection option.

The prior requested rate increase for the 780 Series was approved in full, however the rate increase was phased-in over a two year period. The company is currently implementing this rate increase. As a result, the company is not requesting a rate increase on the 780 Series policy form at this time, even though a rate increase is justified to achieve actuarial equivalence to the prior rate increase request, as described in Appendix B to the enclosed actuarial memorandum.

There have been three prior increases filed for use on the 515 Series policies in May 2014, June 2015, and August 2019 and one prior increase filed for use on the 780 Series policies in August 2019. The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business.

As stated in the enclosed actuarial memorandum, a larger rate increase is justified on this block of business. If it is the Department's position to only allow future rate increases if experience deteriorates from the current most-likely projections used in this filing, the company respectfully requests that the Department notify them and allow the company to revise the current rate increase request.

Similar to the prior increase(s), the company will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, the company will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

Company and Contact

Filing Contact Information

Courtney Williamson, Associate Actuary courtney.williamson@milliman.com
8500 Normandale Lake Blvd. 952-820-2413 [Phone]
Suite 1850
Minneapolis, MN 55437

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: CICA LTC Rate Increase Filing/145MAI01-40.04

Filing Company Information

(This filing was made by a third party - millimaninc)

MedAmerica Insurance Company	CoCode: 69515	State of Domicile:
165 Court Street	Group Code: 1186	Pennsylvania
Rochester, NY 14647	Group Name: Lifetime HealthCare	Company Type:
(800) 544-0327 ext. [Phone]	Group	Life/Accident/Health
	FEIN Number: 34-0977231	State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:	MILL-132344370	State Tracking #:	MILL-132344370	Company Tracking #:	CICA - MEDAMERICA
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.04				

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	13.700%
Effective Date of Last Rate Revision:	08/12/2019
Filing Method of Last Filing:	Review and Approval
SERFF Tracking Number of Last Filing:	MILL-131786278

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MedAmerica Insurance Company	24.100%	24.100%	\$77,397	239	\$321,090	45.800%	0.000%

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.04		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		515 Series Rate Tables	14515-PA	Revised	Previous State Filing Number: MILL-131786278 Percent Rate Change Request: 31.8	PA_CICA_Proposed Rate Tables_515 Series_20200630.pdf, PA_CICA_Current Rate Tables_515 Series_20200630.pdf,
2		780 Series Rate Tables	14785-PA	Revised	Previous State Filing Number: MILL-131786278 Percent Rate Change Request:	PA_CICA_Proposed Rate Tables_780 Series_20200630.pdf, PA_CICA_Current Rate Tables_780 Series_20200630.pdf,

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR POLICY FORM 14515 WITH NO INFLATION PROTECTION

BASE PLAN ANNUAL PREMIUMS (Per \$10 of Benefit) WITH 0% RATE INCREASE

Issue Age	Lifetime Multiplier = 400 Elimination Period			Lifetime Multiplier = 800 Elimination Period			Lifetime Multiplier = 1200 Elimination Period			Lifetime Multiplier = 1600 Elimination Period			Lifetime Multiplier = Unlimited Elimination Period		
	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>
18-44	\$17	\$15	\$14	\$22	\$19	\$18	\$25	\$22	\$21	\$26	\$23	\$22	\$36	\$32	\$29
45-49	\$23	\$21	\$19	\$32	\$28	\$26	\$36	\$32	\$29	\$40	\$35	\$32	\$58	\$50	\$46
50	\$26	\$23	\$22	\$36	\$32	\$29	\$43	\$37	\$35	\$48	\$41	\$39	\$69	\$59	\$55
51	\$28	\$25	\$22	\$37	\$33	\$30	\$46	\$40	\$36	\$51	\$44	\$40	\$73	\$63	\$58
52	\$29	\$25	\$23	\$40	\$35	\$32	\$48	\$41	\$37	\$54	\$47	\$43	\$77	\$68	\$61
53	\$30	\$26	\$25	\$43	\$36	\$33	\$51	\$44	\$40	\$58	\$50	\$46	\$81	\$72	\$65
54	\$32	\$28	\$25	\$44	\$39	\$35	\$54	\$47	\$43	\$61	\$52	\$48	\$87	\$75	\$69
55	\$33	\$29	\$26	\$47	\$41	\$37	\$58	\$50	\$44	\$65	\$55	\$51	\$91	\$80	\$72
56	\$35	\$30	\$28	\$51	\$43	\$39	\$62	\$52	\$48	\$69	\$59	\$54	\$98	\$84	\$77
57	\$36	\$32	\$29	\$55	\$47	\$41	\$66	\$57	\$51	\$75	\$63	\$58	\$105	\$91	\$83
58	\$40	\$35	\$30	\$59	\$51	\$46	\$72	\$62	\$57	\$81	\$69	\$63	\$113	\$98	\$90
59	\$43	\$36	\$33	\$65	\$55	\$50	\$79	\$68	\$61	\$88	\$76	\$69	\$123	\$106	\$97
60	\$47	\$40	\$36	\$70	\$61	\$54	\$86	\$73	\$66	\$97	\$83	\$75	\$134	\$116	\$105
61	\$50	\$43	\$39	\$76	\$65	\$59	\$92	\$80	\$72	\$105	\$90	\$81	\$145	\$126	\$115
62	\$54	\$46	\$41	\$83	\$70	\$63	\$101	\$87	\$77	\$112	\$97	\$88	\$156	\$135	\$123
63	\$58	\$50	\$44	\$88	\$75	\$68	\$106	\$92	\$83	\$120	\$104	\$94	\$166	\$144	\$130
64	\$62	\$52	\$48	\$92	\$79	\$70	\$112	\$97	\$87	\$126	\$109	\$98	\$174	\$150	\$137
65	\$66	\$57	\$51	\$97	\$83	\$75	\$119	\$102	\$92	\$132	\$115	\$104	\$182	\$159	\$144
66	\$70	\$61	\$55	\$104	\$90	\$80	\$127	\$109	\$98	\$142	\$123	\$112	\$195	\$168	\$153
67	\$77	\$68	\$61	\$113	\$97	\$87	\$138	\$119	\$108	\$156	\$134	\$121	\$213	\$184	\$167
68	\$86	\$73	\$68	\$126	\$108	\$97	\$153	\$132	\$119	\$173	\$149	\$134	\$235	\$203	\$184
69	\$94	\$81	\$73	\$139	\$120	\$108	\$171	\$148	\$132	\$192	\$166	\$149	\$259	\$225	\$204
70	\$104	\$90	\$81	\$156	\$134	\$120	\$190	\$164	\$148	\$214	\$185	\$167	\$290	\$250	\$226
71	\$115	\$99	\$90	\$174	\$149	\$134	\$213	\$184	\$166	\$239	\$206	\$186	\$323	\$279	\$253
72	\$128	\$110	\$99	\$195	\$167	\$150	\$239	\$206	\$185	\$268	\$230	\$208	\$360	\$312	\$282
73	\$144	\$124	\$112	\$218	\$186	\$167	\$266	\$230	\$207	\$299	\$258	\$233	\$402	\$348	\$315
74	\$160	\$138	\$126	\$243	\$208	\$186	\$297	\$257	\$230	\$334	\$288	\$261	\$449	\$388	\$351
75	\$179	\$155	\$139	\$269	\$230	\$207	\$331	\$286	\$257	\$373	\$320	\$290	\$498	\$431	\$389
76	\$200	\$173	\$156	\$299	\$257	\$230	\$367	\$317	\$286	\$413	\$356	\$322	\$552	\$477	\$432
77	\$222	\$192	\$174	\$331	\$284	\$257	\$407	\$352	\$316	\$458	\$395	\$357	\$611	\$529	\$477
78	\$247	\$213	\$192	\$368	\$316	\$286	\$451	\$391	\$351	\$508	\$439	\$396	\$676	\$585	\$529
79	\$275	\$236	\$214	\$408	\$352	\$317	\$501	\$432	\$388	\$564	\$487	\$440	\$751	\$649	\$585
80	\$304	\$261	\$236	\$450	\$389	\$352	\$552	\$476	\$428	\$622	\$537	\$484	\$827	\$715	\$644
81	\$333	\$286	\$258	\$493	\$426	\$386	\$603	\$522	\$468	\$680	\$587	\$530	\$901	\$778	\$702
82	\$360	\$309	\$279	\$534	\$462	\$418	\$653	\$563	\$505	\$734	\$633	\$571	\$969	\$836	\$755
83	\$388	\$333	\$299	\$574	\$498	\$450	\$700	\$603	\$542	\$785	\$678	\$611	\$1,032	\$891	\$802
84	\$415	\$356	\$320	\$615	\$533	\$480	\$745	\$644	\$580	\$835	\$720	\$650	\$1,093	\$943	\$849
85+	\$563	\$477	\$424	\$822	\$704	\$627	\$976	\$838	\$749	\$1,076	\$925	\$829	\$1,341	\$1,145	\$1,024

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR POLICY FORM 14515 WITH INFLATION PROTECTION

BASE PLAN ANNUAL PREMIUMS (Per \$10 of Benefit) WITH 45.8% RATE INCREASE

Issue Age	Lifetime Multiplier = 400 Elimination Period			Lifetime Multiplier = 800 Elimination Period			Lifetime Multiplier = 1200 Elimination Period			Lifetime Multiplier = 1600 Elimination Period			Lifetime Multiplier = Unlimited Elimination Period		
	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>
18-44	\$29	\$27	\$24	\$39	\$34	\$31	\$43	\$39	\$36	\$46	\$41	\$39	\$63	\$56	\$51
45-49	\$41	\$36	\$34	\$56	\$48	\$46	\$63	\$56	\$51	\$70	\$60	\$56	\$101	\$87	\$80
50	\$46	\$41	\$39	\$63	\$56	\$51	\$75	\$65	\$60	\$85	\$72	\$68	\$121	\$104	\$97
51	\$48	\$43	\$39	\$65	\$58	\$53	\$80	\$70	\$63	\$89	\$77	\$70	\$128	\$111	\$101
52	\$51	\$43	\$41	\$70	\$60	\$56	\$85	\$72	\$65	\$94	\$82	\$75	\$135	\$118	\$106
53	\$53	\$46	\$43	\$75	\$63	\$58	\$89	\$77	\$70	\$101	\$87	\$80	\$142	\$126	\$114
54	\$56	\$48	\$43	\$77	\$68	\$60	\$94	\$82	\$75	\$106	\$92	\$85	\$152	\$130	\$121
55	\$58	\$51	\$46	\$82	\$72	\$65	\$101	\$87	\$77	\$114	\$97	\$89	\$159	\$140	\$126
56	\$60	\$53	\$48	\$89	\$75	\$68	\$109	\$92	\$85	\$121	\$104	\$94	\$171	\$147	\$135
57	\$63	\$56	\$51	\$97	\$82	\$72	\$116	\$99	\$89	\$130	\$111	\$101	\$184	\$159	\$145
58	\$70	\$60	\$53	\$104	\$89	\$80	\$126	\$109	\$99	\$142	\$121	\$111	\$198	\$171	\$157
59	\$75	\$63	\$58	\$114	\$97	\$87	\$138	\$118	\$106	\$155	\$133	\$121	\$215	\$186	\$169
60	\$82	\$70	\$63	\$123	\$106	\$94	\$150	\$128	\$116	\$169	\$145	\$130	\$234	\$203	\$184
61	\$87	\$75	\$68	\$133	\$114	\$104	\$162	\$140	\$126	\$184	\$157	\$142	\$254	\$220	\$200
62	\$94	\$80	\$72	\$145	\$123	\$111	\$176	\$152	\$135	\$196	\$169	\$155	\$273	\$237	\$215
63	\$101	\$87	\$77	\$155	\$130	\$118	\$186	\$162	\$145	\$210	\$181	\$164	\$290	\$251	\$227
64	\$109	\$92	\$85	\$162	\$138	\$123	\$196	\$169	\$152	\$220	\$191	\$171	\$304	\$263	\$239
65	\$116	\$99	\$89	\$169	\$145	\$130	\$208	\$179	\$162	\$232	\$200	\$181	\$319	\$278	\$251
66	\$123	\$106	\$97	\$181	\$157	\$140	\$222	\$191	\$171	\$249	\$215	\$196	\$341	\$295	\$268
67	\$135	\$118	\$106	\$198	\$169	\$152	\$242	\$208	\$188	\$273	\$234	\$213	\$372	\$321	\$292
68	\$150	\$128	\$118	\$220	\$188	\$169	\$268	\$232	\$208	\$302	\$261	\$234	\$411	\$355	\$321
69	\$164	\$142	\$128	\$244	\$210	\$188	\$299	\$258	\$232	\$336	\$290	\$261	\$454	\$394	\$357
70	\$181	\$157	\$142	\$273	\$234	\$210	\$333	\$287	\$258	\$374	\$324	\$292	\$507	\$437	\$396
71	\$200	\$174	\$157	\$304	\$261	\$234	\$372	\$321	\$290	\$418	\$360	\$326	\$565	\$488	\$442
72	\$225	\$193	\$174	\$341	\$292	\$263	\$418	\$360	\$324	\$469	\$403	\$365	\$630	\$546	\$493
73	\$251	\$217	\$196	\$382	\$326	\$292	\$466	\$403	\$362	\$524	\$452	\$408	\$703	\$609	\$551
74	\$280	\$242	\$220	\$425	\$365	\$326	\$519	\$449	\$403	\$584	\$505	\$456	\$785	\$679	\$613
75	\$314	\$270	\$244	\$471	\$403	\$362	\$580	\$500	\$449	\$652	\$560	\$507	\$872	\$753	\$681
76	\$350	\$302	\$273	\$524	\$449	\$403	\$642	\$555	\$500	\$722	\$623	\$563	\$966	\$836	\$756
77	\$389	\$336	\$304	\$580	\$497	\$449	\$712	\$616	\$553	\$802	\$691	\$625	\$1,070	\$925	\$836
78	\$432	\$372	\$336	\$645	\$553	\$500	\$790	\$683	\$613	\$889	\$768	\$693	\$1,183	\$1,024	\$925
79	\$481	\$413	\$374	\$715	\$616	\$555	\$877	\$756	\$679	\$988	\$852	\$770	\$1,314	\$1,135	\$1,024
80	\$531	\$456	\$413	\$787	\$681	\$616	\$966	\$833	\$749	\$1,089	\$939	\$848	\$1,447	\$1,251	\$1,128
81	\$582	\$500	\$452	\$862	\$746	\$676	\$1,055	\$913	\$819	\$1,191	\$1,026	\$927	\$1,577	\$1,362	\$1,229
82	\$630	\$541	\$488	\$935	\$809	\$732	\$1,142	\$985	\$884	\$1,285	\$1,108	\$1,000	\$1,695	\$1,463	\$1,321
83	\$679	\$582	\$524	\$1,005	\$872	\$787	\$1,224	\$1,055	\$949	\$1,374	\$1,186	\$1,070	\$1,806	\$1,560	\$1,403
84	\$727	\$623	\$560	\$1,077	\$932	\$840	\$1,304	\$1,128	\$1,014	\$1,461	\$1,261	\$1,137	\$1,913	\$1,649	\$1,485
85+	\$985	\$836	\$741	\$1,439	\$1,232	\$1,096	\$1,707	\$1,466	\$1,311	\$1,884	\$1,618	\$1,451	\$2,347	\$2,004	\$1,792

Optional Rider Premium Factors

Issue <u>Age</u>	Home Health <u>Care Increase</u>	Inflation <u>Protection</u>	Non-Forfeiture <u>Benefit</u>
18-44	1.15	2.08	1.25
45-49	1.15	2.00	1.20
50	1.15	1.94	1.15
51	1.15	1.92	1.14
52	1.15	1.90	1.14
53	1.15	1.89	1.14
54	1.15	1.88	1.14
55	1.15	1.87	1.14
56	1.15	1.86	1.14
57	1.15	1.85	1.14
58	1.15	1.84	1.14
59	1.15	1.83	1.14
60	1.15	1.82	1.14
61	1.15	1.81	1.14
62	1.15	1.80	1.13
63	1.15	1.78	1.13
64	1.15	1.76	1.13
65	1.15	1.74	1.13
66	1.15	1.72	1.12
67	1.15	1.70	1.12
68	1.15	1.68	1.12
69	1.15	1.66	1.12
70	1.15	1.64	1.11
71	1.15	1.62	1.11
72	1.15	1.60	1.11
73	1.15	1.58	1.10
74	1.15	1.56	1.10
75	1.15	1.54	1.09
76	1.15	1.52	1.09
77	1.15	1.50	1.08
78	1.15	1.48	1.08
79	1.15	1.46	1.07
80	1.15	1.44	1.07
81	1.15	1.42	1.07
82	1.15	1.40	1.06
83	1.15	1.39	1.06
84	1.15	1.38	1.06
85+	1.15	1.36	1.06

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
RATE SHEET FOR POLICY FORM 14515 WITH NO INFLATION PROTECTION
CURRENT BASE PLAN ANNUAL PREMIUMS (Per \$10 of Benefit)

Issue Age	Lifetime Multiplier = 400 <i>Elimination Period</i>			Lifetime Multiplier = 800 <i>Elimination Period</i>			Lifetime Multiplier = 1200 <i>Elimination Period</i>			Lifetime Multiplier = 1600 <i>Elimination Period</i>			Lifetime Multiplier = Unlimited <i>Elimination Period</i>		
	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>
18-44	\$17	\$15	\$14	\$22	\$19	\$18	\$25	\$22	\$21	\$26	\$23	\$22	\$36	\$32	\$29
45-49	\$23	\$21	\$19	\$32	\$28	\$26	\$36	\$32	\$29	\$40	\$35	\$32	\$58	\$50	\$46
50	\$26	\$23	\$22	\$36	\$32	\$29	\$43	\$37	\$35	\$48	\$41	\$39	\$69	\$59	\$55
51	\$28	\$25	\$22	\$37	\$33	\$30	\$46	\$40	\$36	\$51	\$44	\$40	\$73	\$63	\$58
52	\$29	\$25	\$23	\$40	\$35	\$32	\$48	\$41	\$37	\$54	\$47	\$43	\$77	\$68	\$61
53	\$30	\$26	\$25	\$43	\$36	\$33	\$51	\$44	\$40	\$58	\$50	\$46	\$81	\$72	\$65
54	\$32	\$28	\$25	\$44	\$39	\$35	\$54	\$47	\$43	\$61	\$52	\$48	\$87	\$75	\$69
55	\$33	\$29	\$26	\$47	\$41	\$37	\$58	\$50	\$44	\$65	\$55	\$51	\$91	\$80	\$72
56	\$35	\$30	\$28	\$51	\$43	\$39	\$62	\$52	\$48	\$69	\$59	\$54	\$98	\$84	\$77
57	\$36	\$32	\$29	\$55	\$47	\$41	\$66	\$57	\$51	\$75	\$63	\$58	\$105	\$91	\$83
58	\$40	\$35	\$30	\$59	\$51	\$46	\$72	\$62	\$57	\$81	\$69	\$63	\$113	\$98	\$90
59	\$43	\$36	\$33	\$65	\$55	\$50	\$79	\$68	\$61	\$88	\$76	\$69	\$123	\$106	\$97
60	\$47	\$40	\$36	\$70	\$61	\$54	\$86	\$73	\$66	\$97	\$83	\$75	\$134	\$116	\$105
61	\$50	\$43	\$39	\$76	\$65	\$59	\$92	\$80	\$72	\$105	\$90	\$81	\$145	\$126	\$115
62	\$54	\$46	\$41	\$83	\$70	\$63	\$101	\$87	\$77	\$112	\$97	\$88	\$156	\$135	\$123
63	\$58	\$50	\$44	\$88	\$75	\$68	\$106	\$92	\$83	\$120	\$104	\$94	\$166	\$144	\$130
64	\$62	\$52	\$48	\$92	\$79	\$70	\$112	\$97	\$87	\$126	\$109	\$98	\$174	\$150	\$137
65	\$66	\$57	\$51	\$97	\$83	\$75	\$119	\$102	\$92	\$132	\$115	\$104	\$182	\$159	\$144
66	\$70	\$61	\$55	\$104	\$90	\$80	\$127	\$109	\$98	\$142	\$123	\$112	\$195	\$168	\$153
67	\$77	\$68	\$61	\$113	\$97	\$87	\$138	\$119	\$108	\$156	\$134	\$121	\$213	\$184	\$167
68	\$86	\$73	\$68	\$126	\$108	\$97	\$153	\$132	\$119	\$173	\$149	\$134	\$235	\$203	\$184
69	\$94	\$81	\$73	\$139	\$120	\$108	\$171	\$148	\$132	\$192	\$166	\$149	\$259	\$225	\$204
70	\$104	\$90	\$81	\$156	\$134	\$120	\$190	\$164	\$148	\$214	\$185	\$167	\$290	\$250	\$226
71	\$115	\$99	\$90	\$174	\$149	\$134	\$213	\$184	\$166	\$239	\$206	\$186	\$323	\$279	\$253
72	\$128	\$110	\$99	\$195	\$167	\$150	\$239	\$206	\$185	\$268	\$230	\$208	\$360	\$312	\$282
73	\$144	\$124	\$112	\$218	\$186	\$167	\$266	\$230	\$207	\$299	\$258	\$233	\$402	\$348	\$315
74	\$160	\$138	\$126	\$243	\$208	\$186	\$297	\$257	\$230	\$334	\$288	\$261	\$449	\$388	\$351
75	\$179	\$155	\$139	\$269	\$230	\$207	\$331	\$286	\$257	\$373	\$320	\$290	\$498	\$431	\$389
76	\$200	\$173	\$156	\$299	\$257	\$230	\$367	\$317	\$286	\$413	\$356	\$322	\$552	\$477	\$432
77	\$222	\$192	\$174	\$331	\$284	\$257	\$407	\$352	\$316	\$458	\$395	\$357	\$611	\$529	\$477
78	\$247	\$213	\$192	\$368	\$316	\$286	\$451	\$391	\$351	\$508	\$439	\$396	\$676	\$585	\$529
79	\$275	\$236	\$214	\$408	\$352	\$317	\$501	\$432	\$388	\$564	\$487	\$440	\$751	\$649	\$585
80	\$304	\$261	\$236	\$450	\$389	\$352	\$552	\$476	\$428	\$622	\$537	\$484	\$827	\$715	\$644
81	\$333	\$286	\$258	\$493	\$426	\$386	\$603	\$522	\$468	\$680	\$587	\$530	\$901	\$778	\$702
82	\$360	\$309	\$279	\$534	\$462	\$418	\$653	\$563	\$505	\$734	\$633	\$571	\$969	\$836	\$755
83	\$388	\$333	\$299	\$574	\$498	\$450	\$700	\$603	\$542	\$785	\$678	\$611	\$1,032	\$891	\$802
84	\$415	\$356	\$320	\$615	\$533	\$480	\$745	\$644	\$580	\$835	\$720	\$650	\$1,093	\$943	\$849
85+	\$563	\$477	\$424	\$822	\$704	\$627	\$976	\$838	\$749	\$1,076	\$925	\$829	\$1,341	\$1,145	\$1,024

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
RATE SHEET FOR POLICY FORM 14515 WITH INFLATION PROTECTION
CURRENT BASE PLAN ANNUAL PREMIUMS (Per \$10 of Benefit)

Issue Age	Lifetime Multiplier = 400 <i>Elimination Period</i>			Lifetime Multiplier = 800 <i>Elimination Period</i>			Lifetime Multiplier = 1200 <i>Elimination Period</i>			Lifetime Multiplier = 1600 <i>Elimination Period</i>			Lifetime Multiplier = Unlimited <i>Elimination Period</i>		
	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>
18-44	\$20	\$18	\$17	\$26	\$23	\$22	\$30	\$26	\$25	\$31	\$28	\$26	\$43	\$38	\$35
45-49	\$28	\$25	\$23	\$38	\$33	\$31	\$43	\$38	\$35	\$48	\$41	\$38	\$70	\$60	\$55
50	\$31	\$28	\$26	\$43	\$38	\$35	\$51	\$45	\$41	\$58	\$50	\$46	\$83	\$71	\$66
51	\$33	\$30	\$26	\$45	\$40	\$36	\$55	\$48	\$43	\$61	\$53	\$48	\$88	\$76	\$70
52	\$35	\$30	\$28	\$48	\$41	\$38	\$58	\$50	\$45	\$65	\$56	\$51	\$93	\$81	\$73
53	\$36	\$31	\$30	\$51	\$43	\$40	\$61	\$53	\$48	\$70	\$60	\$55	\$98	\$86	\$78
54	\$38	\$33	\$30	\$53	\$46	\$41	\$65	\$56	\$51	\$73	\$63	\$58	\$104	\$89	\$83
55	\$40	\$35	\$31	\$56	\$50	\$45	\$70	\$60	\$53	\$78	\$66	\$61	\$109	\$96	\$86
56	\$41	\$36	\$33	\$61	\$51	\$46	\$75	\$63	\$58	\$83	\$71	\$65	\$118	\$101	\$93
57	\$43	\$38	\$35	\$66	\$56	\$50	\$79	\$68	\$61	\$89	\$76	\$70	\$126	\$109	\$99
58	\$48	\$41	\$36	\$71	\$61	\$55	\$86	\$75	\$68	\$98	\$83	\$76	\$136	\$118	\$108
59	\$51	\$43	\$40	\$78	\$66	\$60	\$94	\$81	\$73	\$106	\$91	\$83	\$147	\$128	\$116
60	\$56	\$48	\$43	\$84	\$73	\$65	\$103	\$88	\$79	\$116	\$99	\$89	\$161	\$139	\$126
61	\$60	\$51	\$46	\$91	\$78	\$71	\$111	\$96	\$86	\$126	\$108	\$98	\$174	\$151	\$137
62	\$65	\$55	\$50	\$99	\$84	\$76	\$121	\$104	\$93	\$134	\$116	\$106	\$187	\$162	\$147
63	\$70	\$60	\$53	\$106	\$89	\$81	\$128	\$111	\$99	\$144	\$124	\$113	\$199	\$172	\$156
64	\$75	\$63	\$58	\$111	\$94	\$84	\$134	\$116	\$104	\$151	\$131	\$118	\$209	\$181	\$164
65	\$79	\$68	\$61	\$116	\$99	\$89	\$142	\$123	\$111	\$159	\$137	\$124	\$219	\$190	\$172
66	\$84	\$73	\$66	\$124	\$108	\$96	\$152	\$131	\$118	\$171	\$147	\$134	\$233	\$202	\$184
67	\$93	\$81	\$73	\$136	\$116	\$104	\$166	\$142	\$129	\$187	\$161	\$146	\$255	\$220	\$200
68	\$103	\$88	\$81	\$151	\$129	\$116	\$184	\$159	\$142	\$207	\$179	\$161	\$282	\$243	\$220
69	\$113	\$98	\$88	\$167	\$144	\$129	\$205	\$177	\$159	\$230	\$199	\$179	\$311	\$270	\$245
70	\$124	\$108	\$98	\$187	\$161	\$144	\$229	\$197	\$177	\$257	\$222	\$200	\$348	\$300	\$272
71	\$137	\$119	\$108	\$209	\$179	\$161	\$255	\$220	\$199	\$286	\$247	\$224	\$388	\$335	\$303
72	\$154	\$132	\$119	\$233	\$200	\$181	\$286	\$247	\$222	\$321	\$277	\$250	\$432	\$374	\$338
73	\$172	\$149	\$134	\$262	\$224	\$200	\$320	\$277	\$248	\$359	\$310	\$280	\$482	\$417	\$378
74	\$192	\$166	\$151	\$291	\$250	\$224	\$356	\$308	\$277	\$401	\$346	\$313	\$538	\$465	\$421
75	\$215	\$185	\$167	\$323	\$277	\$248	\$397	\$343	\$308	\$447	\$384	\$348	\$598	\$517	\$467
76	\$240	\$207	\$187	\$359	\$308	\$277	\$440	\$381	\$343	\$495	\$427	\$386	\$662	\$573	\$518
77	\$267	\$230	\$209	\$397	\$341	\$308	\$489	\$422	\$379	\$550	\$474	\$429	\$734	\$634	\$573
78	\$296	\$255	\$230	\$442	\$379	\$343	\$542	\$469	\$421	\$609	\$527	\$475	\$811	\$702	\$634
79	\$330	\$283	\$257	\$490	\$422	\$381	\$601	\$518	\$465	\$677	\$585	\$528	\$901	\$778	\$702
80	\$364	\$313	\$283	\$540	\$467	\$422	\$662	\$571	\$513	\$747	\$644	\$581	\$992	\$858	\$773
81	\$399	\$343	\$310	\$591	\$512	\$464	\$724	\$626	\$561	\$816	\$704	\$636	\$1,081	\$934	\$843
82	\$432	\$371	\$335	\$641	\$555	\$502	\$783	\$676	\$606	\$881	\$760	\$686	\$1,163	\$1,004	\$906
83	\$465	\$399	\$359	\$689	\$598	\$540	\$840	\$724	\$651	\$942	\$813	\$734	\$1,239	\$1,070	\$962
84	\$498	\$427	\$384	\$739	\$639	\$576	\$894	\$773	\$696	\$1,002	\$864	\$780	\$1,312	\$1,131	\$1,018
85+	\$676	\$573	\$508	\$987	\$845	\$752	\$1,171	\$1,005	\$899	\$1,292	\$1,110	\$995	\$1,610	\$1,374	\$1,229

Optional Rider Premium Factors

Issue <u>Age</u>	Home Health <u>Care Increase</u>	Inflation <u>Protection</u>	Non-Forfeiture <u>Benefit</u>
18-44	1.15	2.08	1.25
45-49	1.15	2.00	1.20
50	1.15	1.94	1.15
51	1.15	1.92	1.14
52	1.15	1.90	1.14
53	1.15	1.89	1.14
54	1.15	1.88	1.14
55	1.15	1.87	1.14
56	1.15	1.86	1.14
57	1.15	1.85	1.14
58	1.15	1.84	1.14
59	1.15	1.83	1.14
60	1.15	1.82	1.14
61	1.15	1.81	1.14
62	1.15	1.80	1.13
63	1.15	1.78	1.13
64	1.15	1.76	1.13
65	1.15	1.74	1.13
66	1.15	1.72	1.12
67	1.15	1.70	1.12
68	1.15	1.68	1.12
69	1.15	1.66	1.12
70	1.15	1.64	1.11
71	1.15	1.62	1.11
72	1.15	1.60	1.11
73	1.15	1.58	1.10
74	1.15	1.56	1.10
75	1.15	1.54	1.09
76	1.15	1.52	1.09
77	1.15	1.50	1.08
78	1.15	1.48	1.08
79	1.15	1.46	1.07
80	1.15	1.44	1.07
81	1.15	1.42	1.07
82	1.15	1.40	1.06
83	1.15	1.39	1.06
84	1.15	1.38	1.06
85+	1.15	1.36	1.06

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR LONG TERM CARE POLICY FORM 14785 WITH NO INFLATION PROTECTION

Base Plan Annual Premiums (Per \$10 of Benefit) With 0% Rate Increase 90 Day Elimination Period						Optional Rider Premium Percentages			
<i>Issue</i>	<i>Benefit Period Multiplier</i>					Inflation Increase Rider #	Non- Forfeiture Rider #	Home Care Increase Rider #	ROP at Death Rider #
<i>Age</i>	<i>400</i>	<i>800</i>	<i>1200</i>	<i>1600</i>	<i>Lifetime</i>	<i>14532</i>	<i>14628</i>	<i>14625</i>	<i>14622</i>
18-44	\$14	\$18	\$20	\$21	\$29	255%	125%	115%	#N/A
45-49	\$19	\$25	\$29	\$32	\$45	245%	120%	115%	#N/A
50	\$21	\$29	\$34	\$37	\$54	243%	115%	115%	#N/A
51	\$22	\$30	\$36	\$39	\$57	241%	114%	115%	#N/A
52	\$23	\$32	\$38	\$41	\$60	239%	114%	115%	#N/A
53	\$24	\$33	\$40	\$43	\$63	237%	114%	115%	#N/A
54	\$25	\$35	\$42	\$46	\$67	235%	114%	115%	#N/A
55	\$26	\$37	\$45	\$49	\$71	232%	114%	115%	#N/A
56	\$27	\$39	\$48	\$53	\$77	229%	114%	115%	#N/A
57	\$29	\$42	\$51	\$57	\$82	226%	114%	115%	#N/A
58	\$32	\$45	\$56	\$61	\$88	222%	114%	115%	#N/A
59	\$34	\$49	\$60	\$66	\$96	218%	114%	115%	#N/A
60	\$36	\$54	\$65	\$72	\$104	214%	114%	115%	#N/A
61	\$38	\$58	\$71	\$80	\$113	210%	114%	115%	#N/A
62	\$41	\$63	\$78	\$87	\$123	205%	113%	115%	#N/A
63	\$44	\$68	\$85	\$96	\$133	200%	113%	115%	#N/A
64	\$48	\$75	\$92	\$104	\$145	195%	113%	115%	#N/A
65	\$53	\$82	\$101	\$113	\$156	190%	113%	115%	#N/A
66	\$58	\$89	\$110	\$124	\$169	185%	112%	115%	#N/A
67	\$64	\$98	\$121	\$135	\$183	180%	112%	115%	#N/A
68	\$69	\$108	\$133	\$149	\$198	176%	112%	115%	#N/A
69	\$76	\$120	\$148	\$165	\$217	172%	112%	115%	#N/A
70	\$83	\$132	\$165	\$183	\$240	168%	111%	115%	#N/A
71	\$91	\$146	\$184	\$204	\$269	165%	111%	115%	#N/A
72	\$102	\$161	\$205	\$228	\$302	162%	111%	115%	#N/A
73	\$114	\$179	\$229	\$255	\$340	159%	110%	115%	#N/A
74	\$129	\$200	\$256	\$286	\$382	156%	110%	115%	#N/A
75	\$146	\$224	\$286	\$319	\$427	154%	109%	115%	#N/A
76	\$165	\$251	\$317	\$358	\$476	152%	109%	115%	#N/A
77	\$186	\$281	\$351	\$399	\$526	150%	108%	115%	#N/A
78	\$208	\$315	\$386	\$442	\$579	148%	108%	115%	#N/A
79	\$231	\$351	\$424	\$486	\$633	146%	107%	115%	#N/A
80	\$255	\$386	\$464	\$531	\$690	144%	107%	115%	#N/A
81	\$279	\$422	\$506	\$576	\$749	142%	107%	115%	#N/A
82	\$303	\$458	\$549	\$622	\$810	140%	106%	115%	#N/A
83	\$328	\$494	\$593	\$667	\$870	139%	106%	115%	#N/A
84	\$352	\$530	\$637	\$713	\$932	138%	106%	115%	#N/A
85+	\$418	\$616	\$733	\$810	\$1,003	136%	106%	115%	#N/A

Elimination Period Factors (Applied to 90 Day EP rates)

30 Day EP	1.14
60 Day EP	1.06
180 Day EP	0.91

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR LONG TERM CARE POLICY FORM 14785 WITH INFLATION PROTECTION

Base Plan Annual Premiums (Per \$10 of Benefit) With 0% Rate Increase 90 Day Elimination Period						Optional Rider Premium Percentages			
<i>Issue</i>	<i>Benefit Period Multiplier</i>					Inflation Increase Rider #	Non- Forfeiture Rider #	Home Care Increase Rider #	ROP at Death Rider #
<i>Age</i>	<i>400</i>	<i>800</i>	<i>1200</i>	<i>1600</i>	<i>Lifetime</i>	<i>14532</i>	<i>14628</i>	<i>14625</i>	<i>14622</i>
18-44	\$19	\$24	\$27	\$28	\$39	255%	125%	115%	#N/A
45-49	\$26	\$34	\$39	\$43	\$61	245%	120%	115%	#N/A
50	\$28	\$39	\$46	\$50	\$73	243%	115%	115%	#N/A
51	\$30	\$41	\$49	\$53	\$77	241%	114%	115%	#N/A
52	\$31	\$43	\$51	\$55	\$81	239%	114%	115%	#N/A
53	\$32	\$45	\$54	\$58	\$85	237%	114%	115%	#N/A
54	\$34	\$47	\$57	\$62	\$90	235%	114%	115%	#N/A
55	\$35	\$50	\$61	\$66	\$96	232%	114%	115%	#N/A
56	\$36	\$53	\$65	\$72	\$104	229%	114%	115%	#N/A
57	\$39	\$57	\$69	\$77	\$111	226%	114%	115%	#N/A
58	\$43	\$61	\$76	\$82	\$119	222%	114%	115%	#N/A
59	\$46	\$66	\$81	\$89	\$130	218%	114%	115%	#N/A
60	\$49	\$73	\$88	\$97	\$140	214%	114%	115%	#N/A
61	\$51	\$78	\$96	\$108	\$153	210%	114%	115%	#N/A
62	\$55	\$85	\$105	\$117	\$166	205%	113%	115%	#N/A
63	\$59	\$92	\$115	\$130	\$180	200%	113%	115%	#N/A
64	\$65	\$101	\$124	\$140	\$196	195%	113%	115%	#N/A
65	\$72	\$111	\$136	\$153	\$211	190%	113%	115%	#N/A
66	\$78	\$120	\$149	\$167	\$228	185%	112%	115%	#N/A
67	\$86	\$132	\$163	\$182	\$247	180%	112%	115%	#N/A
68	\$93	\$146	\$180	\$201	\$267	176%	112%	115%	#N/A
69	\$103	\$162	\$200	\$223	\$293	172%	112%	115%	#N/A
70	\$112	\$178	\$223	\$247	\$324	168%	111%	115%	#N/A
71	\$123	\$197	\$248	\$275	\$363	165%	111%	115%	#N/A
72	\$138	\$217	\$277	\$308	\$408	162%	111%	115%	#N/A
73	\$154	\$242	\$309	\$344	\$459	159%	110%	115%	#N/A
74	\$174	\$270	\$346	\$386	\$516	156%	110%	115%	#N/A
75	\$197	\$302	\$386	\$431	\$576	154%	109%	115%	#N/A
76	\$223	\$339	\$428	\$483	\$643	152%	109%	115%	#N/A
77	\$251	\$379	\$474	\$539	\$710	150%	108%	115%	#N/A
78	\$281	\$425	\$521	\$597	\$782	148%	108%	115%	#N/A
79	\$312	\$474	\$572	\$656	\$855	146%	107%	115%	#N/A
80	\$344	\$521	\$626	\$717	\$932	144%	107%	115%	#N/A
81	\$377	\$570	\$683	\$778	\$1,011	142%	107%	115%	#N/A
82	\$409	\$618	\$741	\$840	\$1,094	140%	106%	115%	#N/A
83	\$443	\$667	\$801	\$900	\$1,175	139%	106%	115%	#N/A
84	\$475	\$716	\$860	\$963	\$1,258	138%	106%	115%	#N/A
85+	\$564	\$832	\$990	\$1,094	\$1,354	136%	106%	115%	#N/A

Elimination Period Factors (Applied to 90 Day EP rates)

30 Day EP	1.14
60 Day EP	1.06
180 Day EP	0.91

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR LONG TERM CARE POLICY FORM 14785 WITH NO INFLATION PROTECTION

Current Base Plan Annual Premiums (Per \$10 of Benefit)						Optional Rider Premium Percentages			
90 Day Elimination Period						Inflation Increase Rider #	Non- Forfeiture Rider #	Home Care Increase Rider #	ROP at Death Rider #
<i>Issue</i>	<i>Benefit Period Multiplier</i>					<i>14532</i>	<i>14628</i>	<i>14625</i>	<i>14622</i>
<i>Age</i>	<i>400</i>	<i>800</i>	<i>1200</i>	<i>1600</i>	<i>Lifetime</i>				
18-44	\$14	\$18	\$20	\$21	\$29	255%	125%	115%	#N/A
45-49	\$19	\$25	\$29	\$32	\$45	245%	120%	115%	#N/A
50	\$21	\$29	\$34	\$37	\$54	243%	115%	115%	#N/A
51	\$22	\$30	\$36	\$39	\$57	241%	114%	115%	#N/A
52	\$23	\$32	\$38	\$41	\$60	239%	114%	115%	#N/A
53	\$24	\$33	\$40	\$43	\$63	237%	114%	115%	#N/A
54	\$25	\$35	\$42	\$46	\$67	235%	114%	115%	#N/A
55	\$26	\$37	\$45	\$49	\$71	232%	114%	115%	#N/A
56	\$27	\$39	\$48	\$53	\$77	229%	114%	115%	#N/A
57	\$29	\$42	\$51	\$57	\$82	226%	114%	115%	#N/A
58	\$32	\$45	\$56	\$61	\$88	222%	114%	115%	#N/A
59	\$34	\$49	\$60	\$66	\$96	218%	114%	115%	#N/A
60	\$36	\$54	\$65	\$72	\$104	214%	114%	115%	#N/A
61	\$38	\$58	\$71	\$80	\$113	210%	114%	115%	#N/A
62	\$41	\$63	\$78	\$87	\$123	205%	113%	115%	#N/A
63	\$44	\$68	\$85	\$96	\$133	200%	113%	115%	#N/A
64	\$48	\$75	\$92	\$104	\$145	195%	113%	115%	#N/A
65	\$53	\$82	\$101	\$113	\$156	190%	113%	115%	#N/A
66	\$58	\$89	\$110	\$124	\$169	185%	112%	115%	#N/A
67	\$64	\$98	\$121	\$135	\$183	180%	112%	115%	#N/A
68	\$69	\$108	\$133	\$149	\$198	176%	112%	115%	#N/A
69	\$76	\$120	\$148	\$165	\$217	172%	112%	115%	#N/A
70	\$83	\$132	\$165	\$183	\$240	168%	111%	115%	#N/A
71	\$91	\$146	\$184	\$204	\$269	165%	111%	115%	#N/A
72	\$102	\$161	\$205	\$228	\$302	162%	111%	115%	#N/A
73	\$114	\$179	\$229	\$255	\$340	159%	110%	115%	#N/A
74	\$129	\$200	\$256	\$286	\$382	156%	110%	115%	#N/A
75	\$146	\$224	\$286	\$319	\$427	154%	109%	115%	#N/A
76	\$165	\$251	\$317	\$358	\$476	152%	109%	115%	#N/A
77	\$186	\$281	\$351	\$399	\$526	150%	108%	115%	#N/A
78	\$208	\$315	\$386	\$442	\$579	148%	108%	115%	#N/A
79	\$231	\$351	\$424	\$486	\$633	146%	107%	115%	#N/A
80	\$255	\$386	\$464	\$531	\$690	144%	107%	115%	#N/A
81	\$279	\$422	\$506	\$576	\$749	142%	107%	115%	#N/A
82	\$303	\$458	\$549	\$622	\$810	140%	106%	115%	#N/A
83	\$328	\$494	\$593	\$667	\$870	139%	106%	115%	#N/A
84	\$352	\$530	\$637	\$713	\$932	138%	106%	115%	#N/A
85+	\$418	\$616	\$733	\$810	\$1,003	136%	106%	115%	#N/A

Elimination Period Factors (Applied to 90 Day EP rates)

30 Day EP	1.14
60 Day EP	1.06
180 Day EP	0.91

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR LONG TERM CARE POLICY FORM 14785 WITH INFLATION PROTECTION

Current Base Plan Annual Premiums (Per \$10 of Benefit)						Optional Rider Premium Percentages			
90 Day Elimination Period						Inflation Increase Rider #	Non- Forfeiture Rider #	Home Care Increase Rider #	ROP at Death Rider #
<i>Issue</i>	<i>Benefit Period Multiplier</i>					<u>14532</u>	<u>14628</u>	<u>14625</u>	<u>14622</u>
<u>Age</u>	<u>400</u>	<u>800</u>	<u>1200</u>	<u>1600</u>	<u>Lifetime</u>				
18-44	\$19	\$24	\$27	\$28	\$39	255%	125%	115%	#N/A
45-49	\$26	\$34	\$39	\$43	\$61	245%	120%	115%	#N/A
50	\$28	\$39	\$46	\$50	\$73	243%	115%	115%	#N/A
51	\$30	\$41	\$49	\$53	\$77	241%	114%	115%	#N/A
52	\$31	\$43	\$51	\$55	\$81	239%	114%	115%	#N/A
53	\$32	\$45	\$54	\$58	\$85	237%	114%	115%	#N/A
54	\$34	\$47	\$57	\$62	\$90	235%	114%	115%	#N/A
55	\$35	\$50	\$61	\$66	\$96	232%	114%	115%	#N/A
56	\$36	\$53	\$65	\$72	\$104	229%	114%	115%	#N/A
57	\$39	\$57	\$69	\$77	\$111	226%	114%	115%	#N/A
58	\$43	\$61	\$76	\$82	\$119	222%	114%	115%	#N/A
59	\$46	\$66	\$81	\$89	\$130	218%	114%	115%	#N/A
60	\$49	\$73	\$88	\$97	\$140	214%	114%	115%	#N/A
61	\$51	\$78	\$96	\$108	\$153	210%	114%	115%	#N/A
62	\$55	\$85	\$105	\$117	\$166	205%	113%	115%	#N/A
63	\$59	\$92	\$115	\$130	\$180	200%	113%	115%	#N/A
64	\$65	\$101	\$124	\$140	\$196	195%	113%	115%	#N/A
65	\$72	\$111	\$136	\$153	\$211	190%	113%	115%	#N/A
66	\$78	\$120	\$149	\$167	\$228	185%	112%	115%	#N/A
67	\$86	\$132	\$163	\$182	\$247	180%	112%	115%	#N/A
68	\$93	\$146	\$180	\$201	\$267	176%	112%	115%	#N/A
69	\$103	\$162	\$200	\$223	\$293	172%	112%	115%	#N/A
70	\$112	\$178	\$223	\$247	\$324	168%	111%	115%	#N/A
71	\$123	\$197	\$248	\$275	\$363	165%	111%	115%	#N/A
72	\$138	\$217	\$277	\$308	\$408	162%	111%	115%	#N/A
73	\$154	\$242	\$309	\$344	\$459	159%	110%	115%	#N/A
74	\$174	\$270	\$346	\$386	\$516	156%	110%	115%	#N/A
75	\$197	\$302	\$386	\$431	\$576	154%	109%	115%	#N/A
76	\$223	\$339	\$428	\$483	\$643	152%	109%	115%	#N/A
77	\$251	\$379	\$474	\$539	\$710	150%	108%	115%	#N/A
78	\$281	\$425	\$521	\$597	\$782	148%	108%	115%	#N/A
79	\$312	\$474	\$572	\$656	\$855	146%	107%	115%	#N/A
80	\$344	\$521	\$626	\$717	\$932	144%	107%	115%	#N/A
81	\$377	\$570	\$683	\$778	\$1,011	142%	107%	115%	#N/A
82	\$409	\$618	\$741	\$840	\$1,094	140%	106%	115%	#N/A
83	\$443	\$667	\$801	\$900	\$1,175	139%	106%	115%	#N/A
84	\$475	\$716	\$860	\$963	\$1,258	138%	106%	115%	#N/A
85+	\$564	\$832	\$990	\$1,094	\$1,354	136%	106%	115%	#N/A

Elimination Period Factors (Applied to 90 Day EP rates)

30 Day EP	1.14
60 Day EP	1.06
180 Day EP	0.91

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.04		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA_Cover Letter_CICA_LRRS_20200630.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA_ActMemo_CICA_LRRS_20200630.pdf PA_Supplement_CICA_LRRS_20200630.pdf PA_Exhibits and Supplement Attachments_MedAmerica_LRRS_20200630.xlsb
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	Authorization to file MedAmerica 20191217.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.04		

Item Status:	
Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	Rate Tables are attached on the Rate/Rule Schedule tab.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	Not applicable as this is not an advertisement filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	TEMPLATE MAPA Legacy-Assumed PH Letter 9.30.19.pdf TEMPLATE MAPA Legacy-Assumed CNF 9.30.19.pdf
Item Status:	

SERFF Tracking #:		MILL-132344370	State Tracking #:		MILL-132344370	Company Tracking #:		CICA - MEDAMERICA
State:		Pennsylvania			Filing Company:		MedAmerica Insurance Company	
TOI/Sub-TOI:		LTC03I Individual Long Term Care/LTC03I.001 Qualified						
Product Name:		Long-Term Care						
Project Name/Number:		CICA LTC Rate Increase Filing/145MAI01-40.04						
Status Date:								

SERFF Tracking #:	MILL-132344370	State Tracking #:	MILL-132344370	Company Tracking #:	CICA - MEDAMERICA
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	CICA LTC Rate Increase Filing/145MAI01-40.04				

Attachment PA_Exhibits and Supplement Attachments_MedAmerica_LRRS_20200630.xlsb is not a PDF document and cannot be reproduced here.



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June 30, 2020

Honorable Jessica K. Altman
Insurance Commissioner
Pennsylvania Insurance Department (Department)

Via SERFF

Re: MedAmerica Insurance Company (MedAmerica)
Company NAIC # 69515
SERFF Tracking # MILL-132344370
515 Series
Tax-Qualified Long-Term Care Policy Form 14515-PA
780 Series
Tax-Qualified Long-Term Care Policy Form 14785-PA

Dear Commissioner Altman:

On behalf of the company, we are submitting the referenced rate filing for your review. This is an existing policy form(s) that provides long-term care coverage. This policy form(s) was written by Combined Insurance Company of America (CICA) and issued in Pennsylvania from February 18, 1999 through June 1, 2008 and is no longer marketed in any jurisdiction.

In 2008, MedAmerica acquired the long-term care block of business issued by CICA from Ace Ltd. and subsequently submitted a certificate of assumption filing. As a result, most of the nationwide policies are now on MedAmerica paper; however, approximately 16% of the in-force policyholders nationwide objected to the assumption filing and remain on CICA paper. In Pennsylvania, all of the in-force policies are on MedAmerica paper. MedAmerica has 100% of the risk on this form(s), including policies on CICA paper, and administers and manages the entire block.

The company is requesting a premium rate increase on the above-listed form(s), including all associated riders. The need for a premium rate increase is due to emerging and projected experience running more adverse than originally expected.

This rate increase request is a follow-up to two prior nationwide requests for the 515 Series and one prior nationwide request for the 700 and 780 Series. However, because this jurisdiction did not allow full implementation of the prior requested increase(s), the rate level being requested in this follow-up filing was determined to be actuarially equivalent as described in Appendix B to the enclosed actuarial memorandum. As with the prior request, the requested rate increase varies by series and inflation protection option.

The prior requested rate increase for the 780 Series was approved in full, however the rate increase was phased-in over a two year period. The company is currently implementing this rate increase. As a result, the company is not requesting a rate increase on the 780 Series policy form at this time, even though a rate increase is justified to achieve actuarial equivalence to the prior rate increase request, as described in Appendix B to the enclosed actuarial memorandum.

Offices in Principal Cities Worldwide

This work product was prepared solely to provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

The following table provides the average prior, requested, and cumulative rate increases for the above-listed form(s) by series and inflation protection option.

Pennsylvania-Specific Rate Increase Request				
Series	Inflation Protection Option	Cumulative Prior Increase	Requested Increase	Cumulative Increase
515	No Inflation	38.0%	0.0%	38%
	Auto Inflation	65.6	45.8	142
780 ^[1]	No Inflation	0.0	0.0	0
	Auto Inflation	35.0	0.0	35
Average ^[2]		44.4	24.1	79

[1] No rate increase is being requested on the 780 Series as the Department fully approved the prior request as a two-year phased-in rate increase, which MedAmerica is currently implementing.

[2] As of December 31, 2018.

The cumulative prior increase reflects the three prior increases filed for use on the 515 Series policies in May 2014, June 2015, and August 2019 and one prior increase filed for use on the 780 Series policies in August 2019. The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business.

As stated in the enclosed actuarial memorandum, a larger rate increase is justified on this block of business. If it is the Department's position to only allow future rate increases if experience deteriorates from the current most-likely projections used in this filing, the company respectfully requests that the Department notify them and allow the company to revise the current rate increase request.

Similar to the prior increase(s), the company will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, the company will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

The following electronic items are included with this submission:

- cover letter
- letter from MedAmerica authorizing submission of this filing on its behalf
- actuarial memorandum
- supplement to the actuarial memorandum
- exhibits and attachments in Excel
- current and proposed premium rate schedules
- sample policyholder notification letter*

**Please note that in the future slight variations in language may occur that do not materially change the information being provided to the policyholder. It is our understanding that such variations do not need to be filed with the Department.*

No filing fee is required for this submission.



Honorable Jessica K. Altman
6/30/2020

The contact person for this filing is:

Courtney Williamson, ASA, MAAA
Associate Actuary
Milliman, Inc.
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2413
courtney.williamson@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Missy Gordon".

Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

MAG/dpl

Enclosures

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

June 30, 2020

<u>Product</u>	<u>Number</u>
515 Series	
Tax-Qualified Long-Term Care Policy Form	14515-PA
780 Series	
Tax-Qualified Long-Term Care Policy Form	14785-PA

The company is requesting a rate increase on the above-listed long-term care policy form(s). Combined Insurance Company of America (CICA) wrote and issued this policy form(s) in Pennsylvania from February 1999 through June 2008 and is no longer marketing it in any jurisdiction.

In 2008, MedAmerica Insurance Company (MedAmerica) acquired the long-term care block of business issued by CICA from Ace Ltd. and subsequently submitted a certificate of assumption filing. As a result, most of the nationwide policies are now on MedAmerica paper; however, approximately 16% of the in-force policyholders nationwide objected to the assumption filing and remain on CICA paper. In Pennsylvania, all of the in-force policies are on MedAmerica paper. MedAmerica has 100% of the risk on this form(s), including policies on CICA paper, and administers and manages the entire block.

Nationwide, the company is requesting a premium rate increase that varies by series and inflation protection option, except where limited by regulatory restrictions or the limited amount of in-force business. This actuarial memorandum captures the pooled experience of the policy form(s) listed above as well as similar nationwide policy forms of the 515, 700, and 780 Series.

As indicated in the cover letter, the prior requested rate increase for the 780 Series was approved in full, however the rate increase was phased-in over a two year period. The company is currently implementing this rate increase. As a result, the company is not requesting a rate increase on the 780 Series policy form at this time, even though a rate increase is justified to achieve actuarial equivalence to the prior rate increase request as described in Appendix B.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase discussed in Section 2 meets the minimum requirements of the applicable sections of the 2014 National Association of Insurance Commissioners (NAIC) Long-Term Care Insurance Model Regulation (Model Regulation). The enclosed supplement to the actuarial memorandum demonstrates compliance with the applicable regulatory requirements of this jurisdiction, to the extent they differ from the Model Regulation, and includes other commonly requested information of this jurisdiction. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting a rate increase that varies by series and inflation protection option. The rate increase levels were determined to vary by series and inflation protection option to better align the rate increase with the adverse experience. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing, which were used to analyze the adverse experience.

This rate increase request is a follow-up to two prior nationwide requests for the 515 Series and one prior nationwide request for the 700 and 780 Series. In jurisdictions that did not allow full implementation of the prior requested increase(s), the company is requesting a follow-up increase to achieve an actuarially equivalent lifetime loss ratio to the prior request(s). Appendix B to this memorandum provides additional details on the development of and justification for the requested rate increase, including a detailed description of how actuarial equivalence was determined and a demonstration that the requested rate increase does not recoup past losses.

The table below provides the average prior, requested, and cumulative rate increases by series and inflation protection option based on the nationwide distribution of business. The enclosed cover letter

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

June 30, 2020

provides similar information based on the jurisdiction-specific distribution and discloses the requested rate increase in this jurisdiction.

Nationwide Average^[1] Rate Increase Request

Series	Inflation Protection Option	Prior Increase	Requested Increase	Cumulative Increase
515	No Inflation	23.0%	0.0%	23%
	Auto Inflation	44.5	64.0	137
700	No Inflation	13.6	0.0	14
	Auto Inflation	36.6	55.2	112
780	No Inflation	4.0	0.0	4
	Auto Inflation	8.7	25.5	36
Average		27.8	35.1	73

[1] As of December 31, 2018.

While emerging experience supports a larger rate increase, the company is limiting the increase to be an actuarially equivalent follow-up to the prior request(s) in order to improve equity across jurisdictions. The company plans to continue to monitor experience and request additional rate increases in the future, to the extent justified. However, if it is the Department's position to only allow future rate increases if experience deteriorates from the current most-likely projections used in this filing, the company respectfully requests that the Department notify them and allow the company to revise the current rate increase request.

Corresponding rate tables reflecting the current and proposed rate increases are enclosed with this filing. Please note that the actual rates implemented may vary slightly from those in the enclosed rate tables due to implementation rounding algorithms.

As the company is not currently marketing new business, the required statement that the renewal premium rate schedules are not greater than the new business premium rate schedules is not applicable.

3. Description of Benefits

These are individually underwritten policy forms that provide comprehensive coverage on a reimbursement basis. These forms have benefit eligibility requirements that involve activities of daily living (ADL) deficiencies or cognitive impairment. Waiver of premium is provided after the policyholder has been receiving covered care for 90 days and as long as the person continues to receive covered benefits. A daily benefit, benefit period, and elimination period were selected at issue. All policies have a lifetime premium payment term.

At issue, the insured may have been offered the option to elect an inflation protection rider that provides for benefit levels that increase on each anniversary date by 5% compounded annually for the life of the insured. The increasing benefits apply even when the insured is in claim status.

The available choices for benefit period and elimination period are shown in Section 21 below.

At issue, the insured may have been offered the option of selecting riders that provide the following types of coverage: non-forfeiture benefit, return of premium benefit, or additional community care benefit.

A contingent benefit upon lapse (CBUL) will be available to all insureds at the time of the rate increase.

4. Renewability

These policies are guaranteed renewable for life.

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

June 30, 2020

5. Applicability

This rate increase applies to all policies issued on the above-listed form(s) in this jurisdiction. The rate changes will apply to the premium of the base form and all applicable options and riders associated with the base form.

6. Actuarial Assumptions

The following assumptions are used to project the experience shown in this filing.

- a. Morbidity reflects claim costs developed using the 2014 Milliman *Long-Term Care Guidelines* (*Guidelines*) with adjustments for underwriting selection, an all-lives exposure basis, and four years of retrospective improvement to bring the *Guidelines* forward to 2018. The claim costs were further adjusted based on historical claim experience by series, attained age, duration, payment type, and coverage type, to the extent credible. These adjustment factors can be found in Exhibit A-5a of Appendix A to this memorandum.
- b. Mortality Rates reflect the 2012 Individual Annuitant Mortality (IAM) Basic table. The mortality rates were adjusted based on historical mortality experience by gender, marital status, attained age, and duration. The adjusted 2012IAM table was then brought forward to 2018 using the 2012IAM attained age mortality improvement scale (i.e., G2 projection scale). These adjustment factors can be found in Exhibit A-1a and A-1c of Appendix A to this memorandum.
- c. Voluntary Lapse Rates vary by policy duration (ultimate for 11+), attained age (ultimate for 65+), benefit period (lifetime or non-lifetime), inflation protection (auto inflation or none), marital status, and series. The table below summarizes the ultimate lapse rates by key characteristics.

Ultimate Lapse Rates

Series	Married				Single			
	Lifetime Benefit Period		Non-Lifetime Benefit Period		Lifetime Benefit Period		Non-Lifetime Benefit Period	
	Auto Inflation	No Inflation	Auto Inflation	No Inflation	Auto Inflation	No Inflation	Auto Inflation	No Inflation
515	0.9%	1.0%	1.0%	1.4%	1.1%	1.3%	1.3%	1.8%
700	0.8	0.9	0.9	1.2	1.0	1.1	1.2	1.6
780	0.8	0.9	0.9	1.2	1.0	1.1	1.2	1.5

- d. Benefit Expiry Rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on the 2017 *Guidelines* with adjustments for historical benefit expiry experience and vary by gender, benefit period, and attained age as shown in the following table.

Gender	Benefit Period in Days	Attained Age ^[1]										
		<65	65	70	75	80	85	90	95	100	105	110+
Female	400	0.0%	0.1%	0.2%	0.3%	0.8%	2.3%	5.4%	9.7%	11.3%	19.3%	20.7%
	800	0.0	0.0	0.1	0.2	0.5	1.6	4.4	8.2	10.7	19.0	20.7
	1200	0.0	0.0	0.1	0.2	0.5	1.3	3.4	6.7	9.3	19.0	20.7
	1600	0.0	0.0	0.1	0.1	0.3	0.9	2.5	4.8	7.1	17.0	20.7
	Lifetime	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Male	400	0.0	0.1	0.1	0.2	0.5	1.6	4.0	6.9	7.8	11.3	20.7
	800	0.0	0.0	0.1	0.2	0.4	1.1	2.8	5.1	6.0	10.2	20.7
	1200	0.0	0.0	0.1	0.1	0.3	0.8	1.9	3.8	4.8	9.1	20.7
	1600	0.0	0.0	0.0	0.1	0.2	0.4	1.3	2.4	3.4	7.9	20.7
	Lifetime	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

[1] The assumption varies by attained age, but is shown every five years for display purposes.

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

June 30, 2020

- e. Policyholder Behavior Due to the Rate Increase. At the time of a rate increase, insureds have the option to elect a CBUL or reduced benefit option (RBO). An increase in morbidity for adverse selection due to the rate increase is assumed based on the percentage of policies that elect CBUL and RBO.

Insureds who elect a CBUL are modeled as a lapse (i.e., the CBUL benefit is not modeled), which results in a slightly lower lifetime loss ratio than if the CBUL benefit had been modeled. The following table provides the CBUL and RBO election rates, reduction to premiums and benefits due to the impact of RBO elections, and increase in morbidity by requested rate increase levels.

Policyholder Behavior Assumptions

Requested Increase	CBUL Election Rate	RBO Election Rate	Approximate Reduction for RBO^[1]	Morbidity Increase for Adverse Selection
0.1 – 9.9%	1%	1%	0.0%	0.4%
10.0 – 19.9	3	2	0.3	1.0
20.0 – 39.9	6	5	1.2	2.2
40.0 – 74.9	8	10	4.0	3.4
75.0 – 99.9	10	15	7.8	4.6
100.0 – 149.9	11	20	12.5	5.5
150.0 – 299.9	12	25	19.7	6.5

[1] For display purposes, the approximate reduction for RBO values reflect the midpoint of the requested increase within each range. A detailed description of the calculation can be found in Appendix A. For example, the 20.0% – 39.9% range was calculated using the formula in Appendix A and a rate increase of 30%.

- f. Interest Rate consistent with the maximum valuation interest rate applicable to the year of issue (ranges from 4.0% to 4.5% and averages 4.4%) is used to demonstrate compliance with the minimum loss ratio requirements.
- g. Annual Improvement in the mortality and morbidity assumptions is assumed for 10 years starting in 2019. Annual mortality improvement factors vary by attained age and gender based on the G2 improvement scale from the 2012IAM table. Annual morbidity improvement is assumed to be 1.0%.
- h. Expenses have not been explicitly projected for the purpose of demonstrating compliance with minimum loss ratio requirements. Originally filed expense assumptions are assumed to remain appropriate, except that reductions are made to the renewal commission rates so that the total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

The above assumptions are based on the experience of policies issued by CICA and its sister company Combined Life Insurance Company of New York (CLICNY) that issued the same products, other similar business issued by MedAmerica (including its affinity partners and acquired blocks of business), industry experience, and actuarial judgment. The above assumptions are deemed reasonable for the particular policy form(s) in this filing and are considered “most likely” (without explicit margin).

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing.

The company is not currently marketing long-term care products. As a result, the requirement to reflect on any assumptions that deviate from those used for pricing other forms currently available for sale is not applicable.

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7. Marketing Method

These policy forms were marketed by agents of CICA and by estate-planning consultants.

8. Underwriting Description

These policies were individually underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, cognitive screening, telephone interview and/or face-to-face assessment.

9. Premiums

Premiums are unisex and payable for life. The premiums may vary by policy form, issue age, elimination period, benefit period, initial daily benefit, inflation protection option, marital status at issue, and the selection of any riders.

10. Issue Age Range

Issue ages are from 18 to 84.

11. Area Factors

Area factors are not used for these products.

12. Premium Modalization Rules

The following modal factors and percent distributions (based on the nationwide in-force count as of December 31, 2018) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.000*AP	20%
Semi-Annual	0.520*AP	4
Quarterly	0.265*AP	3
Monthly	0.090*AP	73

13. Reserves

Active life reserves and reserves for the election of a CBUL have not been used in the experience exhibits for this rate increase analysis for the purpose of demonstrating compliance with minimum loss ratio requirements. Claim reserves as of December 31, 2018 have been discounted to the incurral date of each respective claim and included in historical incurred claims. An incurred but not reported (IBNR) reserve balance as of December 31, 2018 has been allocated to the 2018 calendar year and included in historical incurred claims.

14. Trend Assumptions

As this is not medical insurance, an explicit medical cost trend is not included in the projections.

15. Demonstration of Satisfaction of Loss Ratio Requirements

This filing uses the nationwide pooled experience of the 515, 700, and 780 Series. The pooled experience is appropriate as the forms have similar benefits, it is consistent with how MedAmerica manages the business, and combining experience increases credibility.

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Exhibit I provides actual and projected experience using current assumptions. Actual experience is provided from inception through 2018 and then projected on a seriatim basis for 50 years using the current assumptions described above in Section 6. The actual and projected experience is based on nationwide premiums that reflect prior rate increases filed for use between January 2014 and April 2019, which average 28% across all jurisdictions and series. The after increase projected experience reflects the additional increase needed to achieve the cumulative increase by series and inflation protection option (shown in Section 2) on a seriatim basis.

Values in Exhibit I are shown (a) before and (b) after the nationwide requested rate increase. Included are calendar year earned premiums, incurred claims, end of year lives, and annual loss ratios. As shown in Exhibit I-b, the anticipated lifetime loss ratio with the nationwide requested rate increase exceeds the minimum loss ratio required by pre-rate stability regulation.

The following table demonstrates that the nationwide lifetime loss ratios by series and inflation protection option also exceed the minimum loss ratio required by pre-rate stability regulation. The 'All' row corresponds to that shown in Exhibit I.

**Nationwide Lifetime Loss Ratios at the Maximum Valuation Interest Rate
by Series and Inflation Protection Option**

Series	Inflation Protection Option	Before Increase	After Increase
All	No Inflation	65%	65%
	Auto Inflation	120	106
	All	95	88
515	No Inflation	65	65
	Auto Inflation	122	108
	All	98	90
700	No Inflation	80	80
	Auto Inflation	101	86
	All	93	84
780	No Inflation	62	62
	Auto Inflation	111	102
	All	85	81

Exhibit II provides a demonstration that the nationwide requested rate increase meets the 58%/85% test required by post-rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of projected initial earned premium times 58%, and
4. 85% of the present value of projected premium in excess of the projected initial earned premium.

The projected incurred claims in Exhibit II were increased by 15% from the current assumptions described in Section 6 to reflect assumptions that include moderately adverse conditions.

The following table demonstrates that the 58%/85% test is passed by series and inflation protection option. The 'All' row corresponds to that shown in Exhibit II. Dollar values in the table are shown in millions.

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**Nationwide 58%/85% Test
by Series and Inflation Protection Option**

Series	Inflation Protection Option	Item 5 ^[1]	Item 7 ^[2]	Result ^[3]
All	No Inflation	\$87.3	\$103.4	Pass
	Auto Inflation	121.9	232.9	Pass
	All	209.2	336.3	Pass
515	No Inflation	66.1	77.2	Pass
	Auto Inflation	99.5	191.8	Pass
	All	165.6	269.0	Pass
700	No Inflation	3.1	4.5	Pass
	Auto Inflation	6.0	9.5	Pass
	All	9.1	14.0	Pass
780	No Inflation	18.1	21.7	Pass
	Auto Inflation	16.4	31.7	Pass
	All	34.5	53.3	Pass

[1] Item 5 is the Lifetime Earned Premium Times Prescribed Factor.

[2] Item 7 is Lifetime Incurred Claims with Rate Increase.

[3] Test of whether Item 7 is not less than Item 5.

16. Actual-to-Expected Experience

The following table provides a comparison of actual and projected nationwide experience using current assumptions to that expected using original pricing assumptions. Values in the following table are shown (a) before and (b) after the nationwide requested rate increase.

**Nationwide Actual and Expected Loss Ratios
by Series and Inflation Protection Option**

Series	Inflation Protection Option	Lifetime Loss Ratio			Actual-to-Expected	
		Before Increase	After Increase	Expected	Before Increase	After Increase
All	No Inflation	61%	61%	59%	1.05	1.05
	Auto Inflation	111	99	60	1.85	1.64
	All	89	83	59	1.50	1.39
515	No Inflation	62	62	60	1.02	1.02
	Auto Inflation	115	102	61	1.87	1.66
	All	92	85	61	1.51	1.40
700	No Inflation	77	77	54	1.42	1.42
	Auto Inflation	93	79	55	1.68	1.43
	All	87	78	55	1.58	1.43
780	No Inflation	57	57	53	1.09	1.09
	Auto Inflation	99	91	56	1.76	1.63
	All	76	73	54	1.41	1.35

Actual and projected experience in the above table is identical to that described in Exhibit I, except historical experience is accumulated at MedAmerica's actual historical earned interest rates, which average 5.2% for this block, and projected experience is discounted at MedAmerica's current most-likely interest rate assumption of 4.75%. This 4.75% rate represents MedAmerica's expectation of its long-term investment earnings rate based on the average net investment earnings rate projected for MedAmerica's 2018 cash flow testing.

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Expected experience uses the actual policies sold and projects from issue on a seriatim basis using the original pricing assumptions for each series or, if not available, the original pricing assumptions from another policy form that was priced during a similar era.

Exhibit III provides a comparison of the current and original pricing assumptions that underlie the actual and expected experience described above.

17. History of Previous Rate Revisions

Please see the enclosed cover letter, which provides the jurisdiction-specific average prior rate increase history for the above-listed form(s). Section 2 above describes the nationwide average prior rate increase across the pooled experience.

18. Analysis Performed to Consider a Rate Increase

The experience table in Section 16 above demonstrates that experience has been more adverse from that expected using original pricing assumptions as the A:E loss ratios exceed 1.0. The adverse experience is due to a combination of higher persistency, higher morbidity, and lower interest.

The following table provides a comparison of actual and projected nationwide experience to that expected in pricing with respect to morbidity, mortality, lapse (combination of voluntary lapse and benefit expiry), interest, and improvement. The current and original pricing assumptions are provided in Exhibit III.

Impact of Changing from Pricing to Current Assumptions

Scenario	Lifetime Loss Ratio (LLR)	Incremental Impact on the LLR^[1]	Increase Needed^[2]
Original pricing assumptions	59%	N/A	N/A
Historical experience through 2018 & projections with pricing assumptions ^[3]	64	8%	85%
Historical experience through 2018 & projections with pricing assumptions, except for current:			
Interest	67	4	43
Interest, lapse	75	11	97
Interest, lapse, mortality	89	19	134
Interest, lapse, mortality, morbidity	91	3	21
Interest, lapse, mortality, morbidity, improvement	89	-3	-18
Historical experience through 2018 & projections with all current most-likely assumptions ^[4]	89	50	351

^[1] Calculated as the ratio of the lifetime loss ratio in a given row to that in the row immediately above it less one.

^[2] Shows the rate increase needed to reproduce the lifetime loss ratio in the row immediately above it. Calculated without regard to CBUL, RBO, adverse selection, and higher waiver claims due to the needed rate increase.

^[3] This row reflects actual historical experience and pricing assumptions projected from the valuation date, reflecting prior rate increases approved through April 19, 2019.

^[4] This row is calculated in regards to the pricing lifetime loss ratio of 59%.

For the 515 Series, in 2013, a nationwide requested increase was determined such that the company was able to certify that rates would remain stable under moderately adverse experience (MAE). The company's threshold for MAE was defined as a lifetime loss ratio of 85%. To determine whether experience has deteriorated beyond this threshold, experience was restated to reflect the timing and rate level of the 2013 requested increase and projected using current most-likely assumptions. As the resulting lifetime loss ratio was 91%, the MAE threshold was crossed and additional rate increases could be considered. A comparison of the current assumptions used in this filing and the assumptions used in the 2013 nationwide request is provided in Exhibit IV.

For the 700 and 780 Series, an analysis of the projected loss ratio compared to that assumed at the time of original pricing revealed that experience has unfolded more than moderately adverse and crossed the original pricing threshold for which the company could consider a rate increase.

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Documentation of the original pricing definition for moderately adverse experience is not explicitly stated for the 700 and 780 Series. However, the original pricing documentation for the 700 and 780 Series states that margin of 10% was included in determining statutory contract reserves. This definition of margin is consistent with the MAE definition used by MedAmerica for similar products priced around the same time. Therefore, the assumed original pricing threshold before which a rate increase may be considered is a 10% increase in the original pricing lifetime loss ratio. Section 16 demonstrates that the lifetime loss ratios are well in excess of this assumed original pricing threshold (i.e., before increase A:E exceeds 1.10).

19. Average Annual Premium in Pennsylvania (Based on December 31, 2018 In-Force)

The number of insureds and the corresponding average annual premium that will be affected by this rate increase filing in this jurisdiction are shown in the table(s) below by series and inflation protection option.

Pennsylvania – MedAmerica

Series	Inflation Protection Option	Number of Insureds	Before Increase Premium	After Requested Increase Premium
515 Series	No Inflation	82	\$908	\$908
	Auto Inflation	102	1,656	2,414
	All	184	1,322	1,743
780 Series	No Inflation	34	998	998
	Auto Inflation	21	2,088	2,088
	All	55	1,414	1,414
Total	No Inflation	116	934	934
	Auto Inflation	123	1,729	2,359
	All	239	1,343	1,667

20. Proposed Effective Date

This rate increase will apply to policies on their next premium payment date following at least a 60-day policyholder notification period after being filed for use by the department of insurance, but no sooner than 12 months after the prior increase was effective.

21. Distribution of Business as of December 31, 2018 (Based on Nationwide In-Force Insured Count)

Issue Ages	Percent Distribution
<40	1%
40-44	2
45-49	3
50-54	11
55-59	17
60-64	33
65-69	25
70-74	7
75+	1

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Elimination Period	Percent Distribution
20-Day	15%
30-Day	9
60-Day	3
90-Day	70
180-Day	3

Benefit Period	Percent Distribution
400 Days	9%
800 Days	21
1200 Days	31
1600 Days	19
Lifetime	20

Inflation Protection Option	Percent Distribution
None	49%
5% Compound for Life	51

Coverage Type	Percent Distribution
Facility Only	<1%
Comprehensive	99
Home Health Only	1

22. Number of Insureds and Annualized Premium (Based on December 31, 2018 In-Force)

The number of insureds and annualized premium that will be affected by this rate increase filing in this jurisdiction and nationwide are shown in the tables below by series and inflation protection option.

Pennsylvania – MedAmerica

Series	Inflation Protection Option	Number of Insureds	Annualized Premium
515 Series	No Inflation	82	\$74,451
	Auto Inflation	102	168,866
	All	184	243,317
780 Series	No Inflation	34	33,923
	Auto Inflation	21	43,850
	All	55	77,773
Total	No Inflation	116	108,374
	Auto Inflation	123	212,716
	All	239	321,090

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Nationwide – MedAmerica, CICA, and CLICNY

Series	Inflation Protection Option	Number of Insureds	Annualized Premium
515 Series	No Inflation	1,672	\$1,946,774
	Auto Inflation	2,225	3,796,395
	All	3,897	5,743,169
700 Series	No Inflation	119	139,763
	Auto Inflation	150	279,790
	All	269	419,553
780 Series	No Inflation	953	964,083
	Auto Inflation	508	826,079
	All	1,461	1,790,162
Total	No Inflation	2,744	3,050,620
	Auto Inflation	2,883	4,902,264
	All	5,627	7,952,884

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23. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by MedAmerica to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and 18, "Long-Term Care Insurance".

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of this jurisdiction and the rules of this department of insurance.

In my opinion, the rates are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction.

This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Additional rate increases are needed to certify that rates will remain stable under moderately adverse conditions.

In forming my opinion, I have used actuarial assumptions and actuarial methods (which gave consideration to policy design, underwriting, and claim adjudication) and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this jurisdiction.

I have relied on data and information provided by MedAmerica to develop this memorandum, including but not limited to management's view of when a rate change may be considered, policy design, underwriting and claim adjudication process, seriatim in-force data, claim data, and the company's long-term earnings rate. I have not audited or independently verified the data and information provided, but have reviewed it for reasonableness.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

Date: June 30, 2020

Exhibit I-a
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Before Requested Rate Increase
515, 700, and 780 Series

		Loss Ratio Demonstration						
		Without Interest			D End of Year Lives	With Max. Val. Interest		
	Calendar Year	A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	1,404	0	0%	23	3,618	0	0%
	1998	365,019	0	0%	789	899,912	0	0%
	1999	1,714,718	43,198	3%	2,811	4,045,390	101,914	3%
	2000	3,840,098	190,025	5%	4,181	8,669,493	429,006	5%
	2001	5,786,651	263,180	5%	6,197	12,501,506	568,575	5%
	2002	8,213,556	587,804	7%	8,017	16,980,483	1,215,210	7%
	2003	9,337,136	266,048	3%	8,572	18,472,096	526,336	3%
	2004	9,694,461	1,042,726	11%	8,787	18,353,119	1,974,042	11%
	2005	10,104,162	2,973,894	29%	9,506	18,305,021	5,387,602	29%
	2006	11,387,255	2,699,982	24%	10,611	19,626,795	4,680,740	24%
	2007	12,244,844	1,713,599	14%	10,739	20,088,308	2,833,680	14%
	2008	12,052,895	2,416,335	20%	10,226	18,917,580	3,831,297	20%
	2009	11,306,015	4,269,502	38%	9,441	17,003,227	6,445,703	38%
	2010	10,575,892	3,171,158	30%	8,931	15,239,268	4,610,058	30%
	2011	10,015,916	5,727,829	57%	8,507	13,825,544	7,963,319	58%
	2012	9,547,964	4,002,816	42%	8,133	12,624,721	5,321,362	42%
	2013	9,065,895	5,614,294	62%	7,792	11,483,025	7,137,890	62%
	2014	8,562,633	5,623,390	66%	7,110	10,388,881	6,839,521	66%
	2015	8,387,584	6,037,151	72%	6,644	9,748,432	7,025,486	72%
	2016	8,278,673	8,432,852	102%	6,272	9,217,231	9,409,349	102%
	2017	7,919,269	8,978,380	113%	5,963	8,446,013	9,584,254	113%
	2018	7,515,748	10,119,733	135%	5,627	7,678,726	10,342,659	135%
Projected Future Experience (50 Years)	2019	7,268,240	8,930,272	123%	5,301	7,114,008	8,737,769	123%
	2020	7,035,101	9,717,375	138%	5,024	6,596,860	9,102,744	138%
	2021	6,685,006	10,535,835	158%	4,752	6,005,807	9,449,519	157%
	2022	6,300,876	11,335,094	180%	4,478	5,423,721	9,734,461	179%
	2023	5,886,726	12,136,176	206%	4,203	4,855,480	9,980,341	206%
	2024	5,474,158	12,880,108	235%	3,929	4,326,850	10,143,651	234%
	2025	5,066,452	13,551,142	267%	3,656	3,837,883	10,220,791	266%
	2026	4,665,872	14,122,411	303%	3,388	3,387,617	10,202,030	301%
	2027	4,274,990	14,584,472	341%	3,124	2,975,183	10,092,196	339%
	2028	3,896,073	14,930,243	383%	2,866	2,599,371	9,898,052	381%
	2029	3,530,839	15,243,945	432%	2,617	2,258,547	9,683,701	429%
	2030	3,180,982	15,479,807	487%	2,376	1,951,061	9,424,332	483%
	2031	2,848,587	15,563,961	546%	2,146	1,675,504	9,081,997	542%
	2032	2,535,745	15,506,562	612%	1,927	1,430,453	8,673,196	606%
	2033	2,244,078	15,346,811	684%	1,723	1,214,232	8,228,122	678%
	2034	1,974,665	15,093,306	764%	1,532	1,024,930	7,756,964	757%
	2035	1,728,075	14,782,129	855%	1,355	860,476	7,281,883	846%
	2036	1,504,376	14,392,825	957%	1,194	718,692	6,796,071	946%
	2037	1,303,157	13,961,697	1,071%	1,047	597,348	6,319,841	1,058%
	2038	1,123,508	13,467,145	1,199%	914	494,178	5,844,457	1,183%
	2039	964,239	12,904,454	1,338%	795	407,002	5,369,463	1,319%
	2040	823,900	12,246,457	1,486%	689	333,748	4,886,684	1,464%
	2041	701,001	11,557,406	1,649%	594	272,532	4,423,032	1,623%
	2042	594,004	10,836,050	1,824%	511	221,648	3,977,568	1,795%
	2043	501,324	10,099,540	2,015%	437	179,552	3,556,102	1,981%
	2044	421,424	9,379,591	2,226%	373	144,879	3,168,420	2,187%
	2045	352,847	8,670,160	2,457%	317	116,441	2,809,813	2,413%
	2046	294,257	7,946,829	2,701%	268	93,218	2,470,509	2,650%
	2047	244,475	7,218,549	2,953%	227	74,350	2,152,912	2,896%
	2048	202,398	6,535,004	3,229%	191	59,095	1,870,050	3,164%
	2049	167,007	5,881,069	3,521%	160	46,817	1,614,984	3,450%
	2050	137,386	5,289,377	3,850%	134	36,980	1,394,783	3,772%
	2051	112,723	4,790,023	4,249%	112	29,136	1,214,087	4,167%
	2052	92,283	4,351,981	4,716%	93	22,908	1,060,769	4,631%
	2053	75,415	3,925,444	5,205%	77	17,981	920,744	5,121%
	2054	61,542	3,535,627	5,745%	64	14,096	798,635	5,666%
	2055	50,166	3,168,135	6,315%	53	11,040	689,344	6,244%
	2056	40,850	2,787,385	6,823%	44	8,638	583,646	6,757%
	2057	33,221	2,413,218	7,264%	36	6,750	485,979	7,200%
	2058	26,978	2,086,376	7,734%	30	5,267	403,603	7,663%
	2059-2063	74,277	6,624,561	8,919%	84	13,095	1,148,667	8,772%
	2064-2068	23,053	2,552,012	11,070%	27	3,310	358,246	10,825%
History		175,917,789	74,173,896	42%	154,879	272,518,388	96,228,001	35%
Future		84,522,276	416,360,564	493%	62,867	61,466,683	222,010,155	361%
Lifetime		260,440,065	490,534,459	188%	217,746	333,985,071	318,238,156	95%

Exhibit I-b
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience After Requested Rate Increase
515, 700, and 780 Series

		Loss Ratio Demonstration						
		Without Interest			D End of Year Lives	With Max. Val. Interest		
	Calendar Year	A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	1,404	0	0%	23	3,618	0	0%
	1998	365,019	0	0%	789	899,912	0	0%
	1999	1,714,718	43,198	3%	2,811	4,045,390	101,914	3%
	2000	3,840,098	190,025	5%	4,181	8,669,493	429,006	5%
	2001	5,786,651	263,180	5%	6,197	12,501,506	568,575	5%
	2002	8,213,556	587,804	7%	8,017	16,980,483	1,215,210	7%
	2003	9,337,136	266,048	3%	8,572	18,472,096	526,336	3%
	2004	9,694,461	1,042,726	11%	8,787	18,353,119	1,974,042	11%
	2005	10,104,162	2,973,894	29%	9,506	18,305,021	5,387,602	29%
	2006	11,387,255	2,699,982	24%	10,611	19,626,795	4,680,740	24%
	2007	12,244,844	1,713,599	14%	10,739	20,088,308	2,833,680	14%
	2008	12,052,895	2,416,335	20%	10,226	18,917,580	3,831,297	20%
	2009	11,306,015	4,269,502	38%	9,441	17,003,227	6,445,703	38%
	2010	10,575,892	3,171,158	30%	8,931	15,239,268	4,610,058	30%
	2011	10,015,916	5,727,829	57%	8,507	13,825,544	7,963,319	58%
	2012	9,547,964	4,002,816	42%	8,133	12,624,721	5,321,362	42%
	2013	9,065,895	5,614,294	62%	7,792	11,483,025	7,137,890	62%
	2014	8,562,633	5,623,390	66%	7,110	10,388,881	6,839,521	66%
	2015	8,387,584	6,037,151	72%	6,644	9,748,432	7,025,486	72%
	2016	8,278,673	8,432,852	102%	6,272	9,217,231	9,409,349	102%
Projected Future Experience (50 Years)	2017	7,919,269	8,978,380	113%	5,963	8,446,013	9,584,254	113%
	2018	7,515,748	10,119,733	135%	5,627	7,678,726	10,342,659	135%
	2019	7,268,240	8,930,272	123%	5,301	7,114,008	8,737,769	123%
	2020	7,255,540	9,650,956	133%	4,933	6,803,467	9,040,549	133%
	2021	8,066,326	10,077,297	125%	4,572	7,245,641	9,038,523	125%
	2022	7,820,812	10,746,369	137%	4,306	6,730,281	9,229,347	137%
	2023	7,319,997	11,479,090	157%	4,040	6,035,530	9,440,657	156%
	2024	6,816,124	12,157,154	178%	3,775	5,385,148	9,575,207	178%
	2025	6,316,412	12,764,564	202%	3,512	4,782,127	9,628,694	201%
	2026	5,823,895	13,277,928	228%	3,253	4,225,643	9,593,413	227%
	2027	5,341,860	13,687,607	256%	2,998	3,714,852	9,473,300	255%
	2028	4,873,223	13,989,280	287%	2,751	3,248,468	9,276,239	286%
	2029	4,420,302	14,259,586	323%	2,510	2,824,705	9,060,670	321%
	2030	3,985,420	14,459,129	363%	2,278	2,441,750	8,805,479	361%
	2031	3,571,380	14,518,636	407%	2,057	2,098,050	8,474,822	404%
	2032	3,180,976	14,449,819	454%	1,847	1,791,999	8,085,134	451%
	2033	2,816,447	14,286,449	507%	1,650	1,521,668	7,662,768	504%
	2034	2,479,327	14,037,818	566%	1,467	1,284,796	7,217,777	562%
	2035	2,170,451	13,735,618	633%	1,298	1,078,874	6,769,693	627%
	2036	1,889,996	13,361,987	707%	1,143	901,236	6,312,676	700%
	2037	1,637,543	12,950,677	791%	1,002	749,139	5,865,540	783%
	2038	1,412,036	12,482,450	884%	875	619,784	5,420,442	875%
	2039	1,212,006	11,952,574	986%	760	510,452	4,976,669	975%
	2040	1,035,673	11,339,430	1,095%	658	418,558	4,527,952	1,082%
	2041	881,207	10,700,406	1,214%	568	341,759	4,098,166	1,199%
	2042	746,694	10,032,533	1,344%	488	277,919	3,685,618	1,326%
	2043	630,162	9,350,886	1,484%	418	225,104	3,295,362	1,464%
	2044	529,690	8,685,784	1,640%	356	181,606	2,936,760	1,617%
	2045	443,462	8,029,349	1,811%	303	145,935	2,604,668	1,785%
	2046	369,796	7,358,935	1,990%	256	116,811	2,290,056	1,960%
	2047	307,208	6,685,036	2,176%	216	93,151	1,995,871	2,143%
	2048	254,307	6,053,892	2,381%	182	74,025	1,734,224	2,343%
	2049	209,818	5,449,876	2,597%	153	58,634	1,498,209	2,555%
	2050	172,596	4,903,674	2,841%	128	46,307	1,294,533	2,796%
	2051	141,607	4,442,786	3,137%	107	36,481	1,127,399	3,090%
	2052	115,923	4,038,622	3,484%	89	28,679	985,596	3,437%
	2053	94,730	3,645,222	3,848%	74	22,507	856,114	3,804%
	2054	77,293	3,286,136	4,252%	61	17,640	743,277	4,214%
	2055	62,989	2,946,985	4,679%	51	13,809	642,117	4,650%
	2056	51,268	2,594,803	5,061%	42	10,798	544,093	5,039%
	2057	41,659	2,248,226	5,397%	34	8,430	453,417	5,379%
	2058	33,788	1,944,498	5,755%	28	6,568	376,739	5,736%
	2059-2063	92,518	6,178,386	6,678%	80	16,235	1,073,296	6,611%
	2064-2068	28,221	2,394,168	8,484%	26	4,029	336,834	8,361%
History		175,917,789	74,173,896	42%	154,879	272,518,388	96,228,001	35%
Future		101,998,923	389,564,894	382%	60,644	73,252,601	208,785,669	285%
Lifetime		277,916,712	463,738,789	167%	215,523	345,770,989	305,013,670	88%

Exhibit II
Demonstration that the Requested Cumulative Rate Increase Passes the 58%/85% Loss Ratio Minimum
MedAmerica, CICA, and CLICNY Nationwide Experience with Prior Approved Increases
515, 700, and 780 Series

1	Accumulated value of initial earned premium	268,411,891	x	58%	=	155,678,897
2a	Accumulated value of earned premium	272,518,388				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	4,106,497	x	85%	=	3,490,523
3	Present value of future projected initial earned premium	45,294,252	x	58%	=	26,270,666
4a	Present value of future projected premium	73,252,601				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	27,958,349	x	85%	=	23,764,597
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					209,204,682
6a	Accumulated value of incurred claims without the inclusion of active life reserves					96,228,001
6b	Present value of future projected incurred claims without the inclusion of active life reserves					240,103,519
7	Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b					336,331,520
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 4.0% to 4.5%.

Future projected initial earned premium schedule (i.e., without the requested rate increase) reflects the assumed impact of CBUL and RBO.

The future projected incurred claims (item 6b) were increased by 15% to reflect assumptions with moderately adverse experience.

Exhibit III
MedAmerica, CICA, and CLICNY
Comparison of Current and Original Pricing Assumptions

		Morbidity	
Current Assumptions	All CICA	Claim costs are developed using the 2014 Milliman <i>Long-Term Care Guidelines (Guidelines)</i> with adjustments for underwriting selection, an all-lives exposure basis, and four years of retrospective improvement to bring the <i>Guidelines</i> forward to 2018. The claim costs were further adjusted based on historical claim experience by series, attained age, duration, payment type, and coverage type, to the extent credible. These adjustment factors can be found in Exhibit A-5a of Appendix A of the actuarial memorandum.	
Original Assumptions	All CICA	The pricing claim costs were developed from the 1997 <i>Guidelines</i> . All values were adjusted to reflect the effects of the nature of the benefits, the elimination periods, policy maximums, and the eligibility standards. The claim costs include factors to adjust them to an all-lives exposure base. These claim costs do not necessarily represent the original pricing claim costs because MedAmerica did not receive the original pricing claim costs at the time of acquisition. These claim costs are a reasonable proxy of the original pricing claim costs based on a reproduction of the original pricing lifetime loss ratio.	
		Mortality	
Current Assumptions	All CICA	Mortality rates reflect the 2012 Individual Annuitant Mortality (IAM) Basic table. The mortality rates were adjusted based on historical mortality experience by gender, marital status, attained age, and duration. The adjusted 2012IAM table was then brought forward to 2018 using the 2012IAM attained age mortality improvement scale (i.e., G2 projection scale). These adjustment factors can be found in Exhibit A-1a and A-1c of Appendix A of the actuarial memorandum.	
Original Assumptions	515 Series and 700 Series Not Issued in Florida	Ultimate mortality level of 95% of U.S. Life Mortality (79-81). While the original pricing selection factors were not available, selection factors grading from 50% to 95% over the first 10 durations were assumed.	
	700 Series Issued in Florida and 780 Series	1983 GAM Table without selection.	
		Lapse Rates	
Current Assumptions	All CICA	Voluntary lapse rates (excludes benefit expiry) vary by policy duration (ultimate for 11+), attained age (ultimate for 65+), benefit period (lifetime or non-lifetime), inflation protection (auto inflation or none), marital status, and series. A summary of the ultimate lapse rates by key characteristics can be found in Section 6 of the actuarial memorandum.	

Exhibit III
MedAmerica, CICA, and CLICNY
Comparison of Current and Original Pricing Assumptions

		Lapse Rates													
		Lapse rates vary by policy form series, duration, and issue age.													
		515 Series (Not Issued in New York)								515 Series (Issued in New York)					
		Issue Age						Issue Age							
Duration		<55	55-59	60-64	65-69	70-74	75-79	80+	<55	55-59	60-64	65-69	70-74	75-79	80+
1		20.00%	18.00%	18.00%	18.00%	14.00%	12.00%	10.00%	20.00%	18.00%	16.00%	14.00%	12.00%	10.00%	10.00%
2		16.00%	15.00%	15.00%	15.00%	12.00%	10.00%	8.00%	15.00%	14.00%	12.00%	10.00%	8.00%	6.00%	6.00%
3		13.00%	12.00%	12.00%	12.00%	10.00%	9.00%	7.00%	10.00%	10.00%	9.00%	6.00%	6.00%	4.00%	4.00%
4		11.00%	10.00%	10.00%	10.00%	9.00%	8.00%	7.00%	8.00%	8.00%	6.00%	5.00%	4.00%	3.00%	3.00%
5		10.00%	9.00%	9.00%	9.00%	8.00%	7.00%	6.00%	6.00%	6.00%	4.00%	4.00%	3.00%	3.00%	3.00%
6		10.00%	9.00%	8.00%	8.00%	7.00%	7.00%	6.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
7		10.00%	9.00%	8.00%	7.00%	6.00%	6.00%	5.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
8		9.00%	8.00%	8.00%	7.00%	6.00%	6.00%	5.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
9		9.00%	8.00%	7.00%	7.00%	5.00%	5.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
10		9.00%	8.00%	7.00%	6.00%	5.00%	5.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
11		8.00%	8.00%	7.00%	6.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
12		8.00%	7.00%	6.00%	6.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
13		8.00%	7.00%	6.00%	5.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
14		7.00%	7.00%	6.00%	5.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
15		7.00%	6.00%	6.00%	5.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
16		6.00%	6.00%	6.00%	4.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
17		6.00%	6.00%	5.00%	4.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
18		5.00%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
19		5.00%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
20+		4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
		700 Series (Not Issued in Florida)													
		700 Series (Issued in Florida)													
		Issue Age						Issue Age							
Duration		<55	55-59	60-64	65-69	70-74	75-79	80+	<55	55-59	60-64	65-69	70-74	75-79	80+
1		20.00%	18.00%	18.00%	18.00%	14.00%	12.00%	10.00%	20.00%	18.00%	18.00%	18.00%	14.00%	12.00%	10.00%
2		16.00%	15.00%	15.00%	15.00%	12.00%	10.00%	8.00%	16.00%	15.00%	15.00%	15.00%	12.00%	10.00%	8.00%
3		13.00%	12.00%	12.00%	12.00%	10.00%	9.00%	7.00%	13.00%	12.00%	12.00%	12.00%	10.00%	9.00%	7.00%
4		11.00%	10.00%	10.00%	10.00%	9.00%	8.00%	7.00%	11.00%	10.00%	10.00%	10.00%	9.00%	8.00%	7.00%
5		10.00%	9.00%	9.00%	9.00%	8.00%	7.00%	6.00%	10.00%	9.00%	9.00%	9.00%	8.00%	7.00%	6.00%
6		10.00%	9.00%	8.00%	8.00%	7.00%	7.00%	6.00%	10.00%	9.00%	8.00%	8.00%	7.00%	7.00%	6.00%
7		10.00%	9.00%	8.00%	7.00%	6.00%	6.00%	5.00%	10.00%	9.00%	8.00%	7.00%	6.00%	6.00%	5.00%
8		9.00%	8.00%	8.00%	7.00%	6.00%	6.00%	5.00%	9.00%	8.00%	8.00%	7.00%	6.00%	6.00%	5.00%
9		9.00%	8.00%	7.00%	7.00%	5.00%	5.00%	4.00%	9.00%	8.00%	7.00%	7.00%	5.00%	5.00%	4.00%
10		9.00%	8.00%	7.00%	6.00%	5.00%	5.00%	4.00%	9.00%	8.00%	7.00%	6.00%	5.00%	5.00%	4.00%
11		8.00%	8.00%	7.00%	6.00%	4.00%	4.00%	4.00%	8.00%	8.00%	7.00%	6.00%	4.00%	4.00%	4.00%
12		7.00%	7.00%	6.00%	6.00%	4.00%	4.00%	4.00%	7.00%	7.00%	6.00%	6.00%	4.00%	4.00%	4.00%
13		6.00%	6.00%	6.00%	5.00%	4.00%	4.00%	4.00%	6.00%	6.00%	6.00%	5.00%	4.00%	4.00%	4.00%
14		5.00%	5.00%	5.00%	5.00%	4.00%	4.00%	4.00%	5.00%	5.00%	5.00%	5.00%	4.00%	4.00%	4.00%
15+		4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.00%	3.00%	3.00%
		780 Series													
		Issue Age													
		Duration	<55	55-59	60-64	65-69	70-74	75-79	80+						
1		17.00%	15.00%	15.00%	15.00%	12.00%	10.00%	8.00%							
2		13.00%	12.00%	12.00%	12.00%	10.00%	8.00%	6.00%							
3		11.00%	10.00%	10.00%	10.00%	8.00%	8.00%	6.00%							
4		10.00%	9.00%	9.00%	9.00%	8.00%	7.00%	6.00%							
5		9.00%	8.00%	8.00%	8.00%	7.00%	6.00%	5.00%							
6		10.00%	9.00%	8.00%	8.00%	7.00%	7.00%	6.00%							
7		10.00%	9.00%	8.00%	7.00%	6.00%	6.00%	5.00%							
8		8.00%	7.00%	7.00%	6.00%	5.00%	5.00%	4.00%							
9		9.00%	8.00%	7.00%	7.00%	5.00%	5.00%	4.00%							
10		9.00%	8.00%	7.00%	6.00%	5.00%	5.00%	4.00%							
11		7.00%	7.00%	6.00%	5.00%	3.00%	3.00%	3.00%							
12		7.00%	7.00%	6.00%	6.00%	4.00%	4.00%	4.00%							
13		5.00%	5.00%	5.00%	4.00%	3.00%	3.00%	3.00%							
14		4.00%	4.00%	4.00%	4.00%	3.00%	3.00%	3.00%							
15+		3.00%	3.00%	3.00%	3.00%	2.00%	2.00%	2.00%							

Exhibit III
MedAmerica, CICA, and CLICNY
Comparison of Current and Original Pricing Assumptions

		Benefit Expiry Rates	
Current Assumptions	All CICA	Benefit expiry rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on the 2017 <i>Guidelines</i> with adjustments for historical benefit expiry experience and vary by gender, benefit period, and attained age. A table containing the benefit expiry rates is provided in Section 6 of the actuarial memorandum.	
Original Assumptions	All CICA	Benefit expiry was not separated from the lapse assumption.	
		Interest Rate	
Current Assumptions	All CICA	The current most-likely earnings rate assumption is 4.75%. This rate represents MedAmerica's expectation of its long-term investment earnings rate based on the average net investment earnings rate projected for MedAmerica's 2018 cash flow testing.	
		The maximum valuation interest rate applicable to the year of issue ranges from 4.0% to 4.5% and averages 4.4%.	
Original Assumptions	515 Series and 700 Series	An original pricing earnings rate assumption of 6.00% was assumed.	
	780 Series	An original pricing earnings rate assumption of 5.50% was assumed.	
		Improvement	
Current Assumptions	All CICA	Annual improvement in the mortality and morbidity assumptions is assumed for 10 years starting in 2019. Annual mortality improvement factors vary by attained age and gender based on the G2 improvement scale from the 2012IAM table. Annual morbidity improvement is assumed to be 1.0%.	
Original Assumptions	All CICA	No mortality or morbidity improvement was assumed.	

Exhibit IV
MedAmerica, CICA, and CLICNY
Comparison of Current and Prior Filing Assumptions for the 515 Series

		Morbidity																																																					
Current Assumptions	Claim costs are developed using the 2014 Milliman <i>Long-Term Care Guidelines (Guidelines)</i> with adjustments for underwriting selection, an all-lives exposure basis, and four years of retrospective improvement to bring the <i>Guidelines</i> forward to 2018. The claim costs were further adjusted based on historical claim experience by series, attained age, duration, payment type, and coverage type, to the extent credible. These adjustment factors can be found in Exhibit A-5a of Appendix A of the actuarial memorandum.																																																						
Prior Filing Assumptions	<p>Expected claim costs were the pricing claim costs adjusted with attained age and durational adjustment factors. These factors were developed based on a comparison of actual and expected historical incurred claims for 515 Series policies issued by Combined Insurance Company of America (CICA) and Combined Life Insurance Company of New York (CLICNY) from inception through December 31, 2012. To develop the attained age adjustment factors, the experience for the 515 Series policies was combined with experience for other similar policies issued by CICA and CLICNY.</p> <table><tr><th>Attained Age</th><th>Factor</th><th>Duration</th><th>Factor</th></tr><tr><td><75</td><td>0.85</td><td>1</td><td>0.30</td></tr><tr><td>75-79</td><td>0.98</td><td>2</td><td>0.30</td></tr><tr><td>80+</td><td>1.25</td><td>3</td><td>0.30</td></tr><tr><td></td><td></td><td>4</td><td>0.55</td></tr><tr><td></td><td></td><td>5</td><td>0.55</td></tr><tr><td></td><td></td><td>6</td><td>0.55</td></tr><tr><td></td><td></td><td>7</td><td>0.55</td></tr><tr><td></td><td></td><td>8</td><td>0.55</td></tr><tr><td></td><td></td><td>9</td><td>0.60</td></tr><tr><td></td><td></td><td>10</td><td>0.65</td></tr><tr><td></td><td></td><td>11</td><td>0.70</td></tr><tr><td></td><td></td><td>12+</td><td>0.75</td></tr></table>			Attained Age	Factor	Duration	Factor	<75	0.85	1	0.30	75-79	0.98	2	0.30	80+	1.25	3	0.30			4	0.55			5	0.55			6	0.55			7	0.55			8	0.55			9	0.60			10	0.65			11	0.70			12+	0.75
Attained Age	Factor	Duration	Factor																																																				
<75	0.85	1	0.30																																																				
75-79	0.98	2	0.30																																																				
80+	1.25	3	0.30																																																				
		4	0.55																																																				
		5	0.55																																																				
		6	0.55																																																				
		7	0.55																																																				
		8	0.55																																																				
		9	0.60																																																				
		10	0.65																																																				
		11	0.70																																																				
		12+	0.75																																																				

		Mortality	
Current Assumptions	Mortality rates reflect the 2012 Individual Annuitant Mortality (IAM) Basic table. The mortality rates were adjusted based on historical mortality experience by gender, marital status, attained age, and duration. The adjusted 2012IAM table was then brought forward to 2018 using the 2012IAM attained age mortality improvement scale (i.e., G2 projection scale). These adjustment factors can be found in Exhibit A-1a and A-1c of Appendix A of the actuarial memorandum.		
Prior Filing Assumptions	Levels of 86% and 93% of the 1994 Group Annuitant Mortality (GAM) Static table were assumed for males and females, respectively, in all durations. These levels captured the impact of mortality improvement.		

Exhibit IV
MedAmerica, CICA, and CLICNY
Comparison of Current and Prior Filing Assumptions for the 515 Series

Lapse Rates																					
Current Assumptions	Voluntary lapse rates (excludes benefit expiry) vary by policy duration (ultimate for 11+), attained age (ultimate for 65+), benefit period (lifetime or non-lifetime), inflation protection (auto inflation or none), marital status, and series. A summary of the ultimate lapse rates by key characteristics can be found in Section 6 of the actuarial memorandum.																				
Prior Filing Assumptions	<p>Lapse rates were developed using the mortality assumption described above and actual policy termination experience for 515 Series policies issued by CICA and CLICNY from inception through December 31, 2012. Lapse rates varied by duration and are provided in the table below.</p> <table> <tr> <th>Duration</th><th>Lapse Rate</th></tr> <tr><td>1</td><td>20.0%</td></tr> <tr><td>2</td><td>10.5%</td></tr> <tr><td>3</td><td>6.5%</td></tr> <tr><td>4</td><td>4.5%</td></tr> <tr><td>5</td><td>4.0%</td></tr> <tr><td>6</td><td>3.0%</td></tr> <tr><td>7</td><td>3.0%</td></tr> <tr><td>8</td><td>2.5%</td></tr> <tr><td>9+</td><td>2.0%</td></tr> </table>	Duration	Lapse Rate	1	20.0%	2	10.5%	3	6.5%	4	4.5%	5	4.0%	6	3.0%	7	3.0%	8	2.5%	9+	2.0%
Duration	Lapse Rate																				
1	20.0%																				
2	10.5%																				
3	6.5%																				
4	4.5%																				
5	4.0%																				
6	3.0%																				
7	3.0%																				
8	2.5%																				
9+	2.0%																				

Benefit Expiry Rates	
Current Assumptions	Benefit expiry rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on the 2017 <i>Guidelines</i> with adjustments for historical benefit expiry experience and vary by gender, benefit period, and attained age. A table containing the benefit expiry rates is provided in Section 6 of the actuarial memorandum.
Prior Filing Assumptions	Benefit expiry was not separated from the lapse assumption.

Interest Rate	
Current Assumptions	<p>The current most-likely earnings rate assumption is 4.75%. This rate represents MedAmerica's expectation of its long-term investment earnings rate based on the average net investment earnings rate projected for MedAmerica's 2018 cash flow testing.</p> <p>The maximum valuation interest rate applicable to the year of issue ranges from 4.0% to 4.5% and averages 4.4%.</p>
Prior Filing Assumptions	The prior earnings rate assumption was 5.25%.

Improvement	
Current Assumptions	Annual improvement in the mortality and morbidity assumptions is assumed for 10 years starting in 2019. Annual mortality improvement factors vary by attained age and gender based on the G2 improvement scale from the 2012IAM table. Annual morbidity improvement is assumed to be 1.0%.
Prior Filing Assumptions	No mortality or morbidity improvement was assumed.

Appendix A

Development of and Justification for Current Assumptions

This appendix describes the development of and justification for the current actuarial assumptions used in this filing.

The persistency and morbidity assumptions were developed using historical experience and predictive analytics. Where actual experience was limited or did not exist, industry experience and actuarial judgment was also used. The experience used to develop these assumptions includes historical experience of the policies originally issued by Combined Insurance Company of America and Combined Life Insurance Company of New York (collectively, CICA), which MedAmerica Insurance Company (MedAmerica) acquired from Ace Ltd. in 2008. Additionally, experience on other series originally issued by CICA, MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business is also used. For persistency, policy termination experience from January 2008 through December 2017, with runout through March 2018, was used. For morbidity, claim experience from January 2004 through June 2016 was used with six months of runout.

Improvement assumptions for mortality and morbidity were developed based on individual annuitant or industry experience, along with actuarial judgment. The rate increase dependent assumptions were developed using historical experience, and actuarial judgment where experience was limited or did not exist.

The sections that follow provide more detail on the development of and justification for the current assumptions that are material to the projections in this filing.

Persistency

The policy persistency assumptions were developed based on detailed historical experience from January 2008 through December 2017, with runout through March 2018, for MedAmerica's organic (including affinity partners) and acquired business. Experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

Mortality

The mortality assumption utilizes the 2012 Individual Annuitant Mortality (IAM) Basic table with experience adjustments.

Exhibit A-1 supports the mortality assumption and provides the following information by marital status, gender, policy duration, and attained age.

- Exhibit A-1a – Provides the adjustment factors that are to be applied to the 2012IAM hazard rates; the adjusted hazard rates are converted back into mortality probabilities to create the mortality assumption produced by the predictive model. Attained age adjustment factors are applicable to only policy durations 7 and later.
- Exhibit A-1b – Provides a summary of actual-to-modeled (A:M) mortality experience for all products of MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business.
 - Policy year exposure [A] reflects the length of time a covered life is exposed to the risk of death (i.e., exact exposure basis).
 - Actual deaths [B]
 - Mortality probabilities underlying actual experience [C], 2012IAM [D], and the modeled assumption [E]. The modeled mortality probabilities capture the adjustment factors from Exhibit A-1a that were produced by the predictive model. Mortality probabilities were calculated by first calculating the hazard rate of mortality, then transforming into a probability. For example, the actual mortality probability $[C] = 1 - \text{EXP}(-[B] / [A])$.
 - A:M ratios are calculated as actual mortality probabilities to the 2012IAM mortality probabilities [F] and to the modeled assumption [G]. The modeled A:M [G] provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.
- Exhibit A-1c – Provides an additional attained age adjustment that was developed to better align the composite termination (i.e., mortality and voluntary lapse combined) assumption with actual experience. Similar to the attained age adjustment factors in Exhibit A-1a, the additional adjustments are applicable to only policy durations 7 and later. The adjustment from Exhibit A-1c is excluded from Exhibit A-1b, but it is included with the composite termination assumptions in Exhibit A-3 described below.

Appendix A

Development of and Justification for Current Assumptions

For projection purposes, the adjusted 2012IAM table is brought forward to 2018 using the G2 improvement scale.

Lifetime-Pay Voluntary Lapse Assumption

The voluntary lapse assumption reflects the 2017 cash flow testing voluntary lapse assumption with experience adjustments for attained age, benefit period (lifetime or non-lifetime), inflation protection option (auto inflation or none), marital status, and product cohort.

The attained age adjustment factors developed from the predictive model produced a U-shaped pattern (i.e., decreased and then increased) by attained age. However, the attained age adjustment factors are held constant for ages 65 and older to produce an ultimate voluntary lapse assumption that is constant rather than increasing by attained age. The adjustments are held constant after this point because an increasing attained age lapse trend is not widely used in the industry, and this increasing lapse trend may be due to miscoding a death or underreporting of deaths in the Social Security Death Master File. An additional attained age adjustment to mortality was developed (Exhibit A-1c) in order to capture these terminations (i.e., higher lapses at older attained ages) such that the combined mortality and voluntary lapse assumption better aligns with actual experience as described in Exhibit A-3 below.

The ultimate voluntary lapse probabilities are shown in Section 6 of the actuarial memorandum. These ultimate voluntary lapse probabilities are applicable for attained ages 65 and older at policy durations 11 and later. Only these ultimate voluntary lapse probabilities are material to the projections given the age of this cohort.

Exhibit A-2 supports the voluntary lapse assumption. It provides a comparison of A:M voluntary lapse experience for all products of MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business, and includes the following:

- Policy year exposure [A] reflects the length of time a covered life is exposed to the risk of lapse (i.e., exact exposure basis).
- Actual lapses [B]
- Lapse probabilities underlying actual experience [C], unadjusted [D], and the modeled assumption [E]. The modeled voluntary lapse probabilities capture the assumptions produced by the predictive model (i.e., include the U-shaped attained age adjustments) to demonstrate the fit of the predictive model. The attained-age cap is captured with the composite termination assumptions in Exhibit A-3 as described below. Lapse probabilities were calculated by first calculating the hazard rate of lapse, then transforming into a probability. For example, the actual lapse probability $[C] = 1 - \text{EXP}(-[B] / [A])$.
- A:M ratios are calculated as actual lapse probabilities to the unadjusted lapse probabilities [F] and the modeled assumption [G]. The modeled A:M [G] provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

The experience underlying Exhibit A-2 reflects lifetime-pay policies for policy durations 10 and later to focus on the fit of the ultimate voluntary lapse assumption and excludes "shock" lapses. For certain policies there have been prior rate increases and thus the option to lapse with a contingent benefit (i.e., shock lapse). Additionally, some policy forms offered an optional shortened non-forfeiture benefit. Policies that elected one of these options were not counted as a voluntary lapse; however, their annual policy exposure was valued up to the date of election.

Limited-Pay Voluntary Lapse Assumption

All policies in this filing have a lifetime premium payment term. Therefore, limited-pay voluntary lapse probabilities are not applicable to this filing.

Composite Termination

Exhibit A-3 supports the composite termination (i.e., mortality and voluntary lapse combined) assumption. It provides a comparison of actual-to-expected (A:E) composite termination experience for all products of MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business, and includes the following:

- Policy year exposure [A] reflects the length of time a covered life is exposed to the risk of termination (i.e., exact exposure basis).

Appendix A

Development of and Justification for Current Assumptions

- Actual composite terminations [B]
- Composite termination probabilities underlying actual experience [C] and the expected assumption [D]. The expected composite termination probabilities capture all of the experience adjustments for mortality (i.e., Exhibits A-1a and A-1c) and voluntary lapse (i.e., attained age cap). Termination probabilities were calculated by first calculating the hazard rate of termination, then transforming into a probability. For example, the actual termination probability $[C] = 1 - \text{EXP}(-[B] / [A])$.
- A:E ratios are calculated as actual termination probabilities to the expected composite termination probabilities [E]. The A:E [E] provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

The experience underlying Exhibit A-3 reflects lifetime-pay policies for policy durations 10 and later to focus on the fit of the ultimate composite termination assumption. It also excludes “shock” lapses as described above for Exhibit A-2.

Benefit Expiry

Benefit expiry probabilities reflect assumed policy lapses due to exhaustion of benefits based on the 2017 Milliman *Long-Term Care Guidelines (Guidelines)* with experience adjustments and vary by attained age, gender, and benefit period. Insureds with lifetime benefits do not have an expiry assumption (i.e., probability of 0%). The final benefit expiry assumptions are provided in Section 6 of the actuarial memorandum.

Exhibit A-4 supports the benefit expiry assumption. It provides a comparison of A:E benefit expiry experience for all products of MedAmerica and its affinity partners, and MedAmerica’s other acquired blocks of business, and includes the following:

- Policy year exposure [A] reflects the length of time a covered life is exposed to the risk of benefit expiry (i.e., exact exposure basis).
- Actual benefit expiries [B]
- Benefit expiry probabilities underlying actual experience [C], 2017 *Guidelines* [D], and the expected assumption [E]. The expected benefit expiry probabilities capture the assumptions from Section 6 of the actuarial memorandum. Benefit expiry probabilities were calculated by first calculating the hazard rate of benefit expiry, then transforming into a probability. For example, the actual benefit expiry probability $[C] = 1 - \text{EXP}(-[B] / [A])$.
- A:E ratios are calculated as actual benefit expiry probabilities to the 2017 *Guidelines* probabilities [F] and the expected assumption [G]. The expected A:E [G] provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

The experience underlying Exhibit A-4 excludes lifetime benefit periods because benefit expiry is not applicable. It also excludes ages less than 65 because the assumed benefit expiry assumption is 0% and actual experience reflects less than 2% of actual expiries. The experience underlying Exhibit A-4 reflects policy durations 7 and later.

Morbidity

The claim costs were developed using the 2014 *Guidelines* with experience adjustment factors based on all products of MedAmerica, its affinity partners, and any acquired business from January 2004 through June 2016, with runout through December 2016. The experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

- Exhibit A-5a – provides the adjustment factors that are to be applied to the 2014 *Guidelines* claim costs for the 515 Series, 700 Series, and 780 Series.
- Exhibit A-5b – provides a summary of A:E experience for the 515 Series, 700 Series, and 780 Series.
 - Exposure [A] reflects the length of time a covered life is in force (i.e., an exact exposure basis).

Appendix A

Development of and Justification for Current Assumptions

- Actual incurred claim counts [B] and dollars [C] are based on historical claim experience from inception through June 2016, with runout through December 2016. Actual incurred claim dollars were valued as paid claims plus claim reserves. Paid claims and claim reserves were discounted to the year of incurral.
- 2014 *Guidelines* incurred claims [D] are valued as the 2014 *Guidelines* claim costs multiplied by actual all-lives exposure. The claim costs vary by gender, attained age, policy duration, benefit period, elimination period, payment type, level of home care coverage, inflation type, and coverage type (comprehensive/facility only/home health care only). Policy design, claims adjudication, and degree of underwriting were considered in developing the claim costs.
- Expected incurred claims [E] are calculated by applying each applicable adjustment from Exhibit A-5a to the 2014 *Guidelines* incurred claims [D].
- A:E ratios are calculated as actual incurred claims to the 2014 *Guidelines* incurred claims [F] and expected incurred claims [G]. The expected A:E [G] provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.
- Exhibit A-5c – provides information similar to Exhibit A-5b, except provides the experience for all products of MedAmerica and its affinity partners, and MedAmerica's other acquired blocks of business.

Prior to developing the experience adjustment factors, the 2014 *Guidelines* were adjusted for an assumed level of morbidity improvement. The 2014 *Guidelines* claim costs reflect morbidity improvement such that they are as of calendar year 2014. We assume this improvement has also occurred in the actual historical experience. Therefore, a backward or forward projection of morbidity improvement was applied to the expected claim costs on a seriatim basis based on the calendar year in which a given policy's duration fell. An annual improvement level of 1.0% was used in the backward or forward projections.

For projection purposes, the 2014 *Guidelines* are brought forward to 2018 using 1% improvement.

Prospective Improvement

For projected mortality improvement, the G2 improvement scale from the 2012IAM mortality table was used. The G2 improvement scale varies by attained age and gender. It is applied beginning in the first projection year and continues for 10 projection years.

For projected morbidity improvement, a level of 1.0% is assumed for 10 years beginning January 1, 2019. This assumption is set based on the underlying morbidity improvement from the 2014 *Guidelines*. This level is also reasonable based on the Society of Actuaries (SOA) July 2016 study, *Long Term Care Morbidity Improvement Study: Estimates for the Non-Insured U.S. Elderly Population Based on the National Long Term Care Survey 1984-2004*. This study reported population annual morbidity improvement of 2.3% for unisex, 2.5% for males, and 2.1% for females. The SOA July 2016 study uses population data, so it is uncertain how well these findings will translate to an insured population. The SOA June 2011 study, *Global Mortality Improvement Experience and Projection Techniques*, suggests that an annuitant cohort has more mortality improvement over the general population, so it is possible that this could be true for morbidity as well. Based on these studies, a reasonable range for morbidity improvement is between 0.0% to 2.5% for males and 0.0% to 2.1% for females for 10 to 20 years.

Rate Increase Dependent Assumptions

At the time of a rate increase, insureds have options to elect a contingent benefit upon lapse (CBUL) or reduced benefit options (RBO). Adverse selection is assumed relative to CBUL and RBO elections. These insured behavior assumptions are provided in Section 6 of the actuarial memorandum. These assumptions are based on MedAmerica and its affinity partners, and MedAmerica's acquired business's combined actual CBUL and RBO election rate experience and actuarial judgment—particularly at the higher rate increase magnitudes where limited experience exists.

Contingent Benefit Upon Lapse Election

The assumed CBUL election rate is based on the requested rate increase and is applied on a seriatim basis.

Appendix A

Development of and Justification for Current Assumptions

Reduced Benefit Options

We assume that those electing RBO will reduce their benefits so that premiums after the increase are closer to those before the increase. We assume that the percent reduction in premium corresponds to an equivalent percent reduction in claims. We assume an RBO election rate based on the requested rate increase and it is applied on a seriatim basis.

The reduction to premium and claims then varies based on the level of the rate increase and can then be determined as follows:

Reduction to premium and claims due to the election of RBO
= $1 - (\text{Average premium level after the rate increase with RBO election} / \text{Premium level after the full rate increase without any RBO election})$, where

Average premium level after the rate increase with RBO election
= weighted average premium level of those assumed to elect RBO with those assumed to accept the full rate increase

Adverse Selection

The adverse selection assumption is a function of the CBUL and RBO election rates, such that the relative increase to morbidity due to adverse selection varies by the rate increase's magnitude. The increase to morbidity due to adverse selection was developed from the following formula and actuarial judgment. We assume that at the time of the rate increase, insureds that elect a CBUL will be selective in that their relative morbidity is 25% lower than that of the remaining pool. Similarly, we assume that at the time of the rate increase, insureds that elect an RBO will be selective in that their relative morbidity is 12.5% lower than that of the remaining pool.

$\text{PoolMorb} = \text{AdvSelMorb} \times (1 - \text{CBUL} - \text{RBO}) + [(1 - 25\%) \times \text{AdvSelMorb}] \times \text{CBUL} + [(1 - 12.5\%) \times \text{AdvSelMorb}] \times \text{RBO}$, where

PoolMorb = morbidity of the pool before the rate increase = 1.0
AdvSelMorb = adverse morbidity of the remaining pool after the rate increase due to selective lapses
CBUL = percentage of insureds that elect CBUL
RBO = percentage of insureds that elect RBO

Solving the above for the adverse selection component results in the following formula:

Adverse Selection = $1 / (1 - 25\% \times \text{CBUL} - 12.5\% \times \text{RBO})$

Predictive Analytics

In developing the persistency and morbidity experience adjustment factors, predictive analytics was employed in the form of a penalized generalized linear model (GLM).

A penalized GLM is similar to a traditional GLM. The only difference is that it adds an additional constraint that penalizes the size of the model's coefficients in order to control overfitting the model to the historical data. This penalty placed on the coefficients can be seen as a credibility lever, which controls how much weight is given to the company's actual experience. A high penalty would give no weight to the data, leaving the benchmark assumption (i.e., the 2014 *Guidelines* for morbidity) unadjusted. No penalty would give full weight to the company's actual data potentially making large adjustments to the benchmark, which could be overfitting the actual experience. When using a penalized GLM, it is important to choose a penalty that gives the right amount of weight to the actual data to avoid underfitting or overfitting the experience.

A standard approach for choosing such a penalty is to use a *k*-fold cross-validation to test a series of penalty values. A *k*-fold cross-validation splits the data into *k* subsets and iteratively trains and tests the model independently on each subset of the data. This process gives an estimation of how well a model will generalize to new data that was not used to develop the assumption. Through the *k*-fold cross-validation we evaluated the impact the penalty had on the model's generalizability by testing a range of 100 penalties. We selected a penalty to balance minimizing the *k*-fold cross-validation prediction error with the generalizability of the model. This allows for a statistically robust and automated process to determine the amount of weight to give actual experience versus the benchmark assumption.

Exhibit A-1a
Mortality Hazard Rate Adjustment Factors
All Products

Attained Age	Gender		Marital Status		Duration	Factor
	Male	Female	Married	Single		
<55	0.99	1.00	0.99	1.01	1	0.81
55	0.97	0.99	0.97	1.01	2	0.70
56	0.97	0.98	0.95	1.01	3	0.63
57	0.95	0.97	0.93	1.02	4	0.59
58	0.93	0.96	0.91	1.02	5	0.56
59	0.91	0.93	0.89	1.02	6	0.66
60	0.89	0.89	0.88	1.01	7	0.75
61	0.85	0.86	0.85	1.00	8	0.81
62	0.85	0.86	0.84	1.00	9	0.84
63	0.84	0.85	0.82	1.00	10	0.86
64	0.84	0.84	0.81	1.01	11	0.90
65	0.87	0.84	0.81	1.01	12	0.92
66	0.88	0.85	0.81	1.01	13	0.93
67	0.87	0.82	0.81	1.00	14	0.96
68	0.91	0.82	0.82	1.01	15	0.98
69	0.95	0.85	0.84	1.02	16	0.98
70	0.97	0.85	0.85	1.02	17	0.98
71	0.99	0.84	0.86	1.03	18	0.98
72	1.02	0.85	0.87	1.04	19	0.98
73	1.03	0.85	0.89	1.03	20+	0.98
74	1.04	0.85	0.90	1.04		
75	1.05	0.86	0.91	1.04		
76	1.08	0.87	0.92	1.04		
77	1.11	0.92	0.94	1.07		
78	1.09	0.94	0.95	1.05		
79	1.08	0.94	0.95	1.02		
80	1.09	0.93	0.96	1.04		
81	1.10	0.95	0.97	1.04		
82	1.08	0.93	0.96	1.04		
83	1.08	0.91	0.95	1.04		
84	1.03	0.89	0.96	1.02		
85	1.06	0.92	0.99	1.02		
86	1.04	0.93	0.99	1.01		
87	1.04	0.90	1.00	0.99		
88	1.07	0.90	1.00	0.99		
89	1.13	0.94	0.99	1.01		
90	1.09	0.95	0.99	1.02		
91	1.07	0.96	1.00	1.02		
92	1.09	1.00	1.01	1.03		
93	1.06	1.01	1.02	1.03		
94	1.03	1.00	1.01	1.03		
95	1.01	1.00	0.99	1.04		
96	1.01	1.01	0.99	1.05		
97	1.00	1.02	0.99	1.05		
98	1.00	1.04	0.99	1.05		
99	0.99	1.04	1.00	1.04		
100	0.99	1.03	1.00	1.03		
101	0.99	1.02	1.00	1.02		
102	0.98	1.01	0.99	1.01		
103	0.99	1.01	0.99	1.00		
104+	0.99	1.00	1.00	1.01		

Exhibit A-1b
Actual-to-Modeled Mortality Experience 2008-2017
Policy Durations 7+
All Products

Policy or Policyholder Characteristic	Policy Year Exposure [A]	Actual		Mortality Probability		Actual-to-Modeled Mortality Probability	
		Deaths [B]	Probability [C]	2012IAM [D]	Modeled [E]	2012IAM [F] = [C] / [D]	Modeled [G] = [C] / [E]
Marital Status							
Married	386,931	5,992	1.5%	1.8%	1.6%	0.86	0.99
Single	392,172	9,243	2.3%	2.4%	2.3%	0.97	1.00
Gender							
Female	452,361	7,931	1.7%	2.0%	1.7%	0.88	0.99
Male	326,742	7,304	2.2%	2.3%	2.2%	0.98	1.00
Policy Duration							
7-9	204,938	1,429	0.7%	1.0%	0.7%	0.70	0.97
10-14	315,361	4,614	1.5%	1.7%	1.5%	0.87	0.99
15-19	172,971	5,090	2.9%	2.9%	2.9%	1.00	1.01
20-24	69,899	3,138	4.4%	4.3%	4.4%	1.03	1.00
25+	15,933	964	5.9%	5.7%	5.9%	1.03	0.99
Attained Age							
<65	278,751	776	0.3%	0.4%	0.3%	0.71	0.95
65-69	121,892	789	0.6%	0.9%	0.7%	0.70	0.98
70-74	121,461	1,396	1.1%	1.4%	1.2%	0.80	0.99
75-79	111,354	2,505	2.2%	2.4%	2.2%	0.93	1.00
80-84	84,877	3,624	4.2%	4.3%	4.2%	0.97	1.00
85+	60,768	6,145	9.6%	9.5%	9.6%	1.01	1.00
Total	779,103	15,235	1.9%	2.1%	1.9%	0.93	1.00

Exhibit A-1c
Composite Termination Attained Age Mortality Adjustment
For Policy Durations 7+
All Products

Attained Age	Adjustment	Attained Age	Adjustment
<55	1.00	75	1.02
55	1.00	76	1.02
56	1.00	77	1.03
57	1.00	78	1.03
58	1.00	79	1.03
59	1.00	80	1.03
60	1.00	81	1.04
61	1.00	82	1.04
62	1.00	83	1.04
63	1.00	84	1.04
64	1.00	85	1.05
65	1.00	86	1.05
66	1.00	87	1.06
67	1.00	88	1.06
68	1.00	89	1.06
69	1.00	90	1.06
70	1.00	91	1.07
71	1.01	92	1.07
72	1.01	93	1.07
73	1.01	94	1.07
74	1.01	95+	1.07

Exhibit A-2
Actual-to-Modeled Voluntary Lapse Experience 2008-2017
Lifetime-Pay for Policy Durations 10+
All Products

Policy or Policyholder Characteristic	Policy Year Exposure [A]	Actual		Lapse Probability		Actual-to-Modeled Lapse Probability	
		Lapses [B]	Probability [C]	Unadjusted [D]	Modeled [E]	Unadjusted [F] = [C] / [D]	Modeled [G] = [C] / [E]
Marital Status							
Married	226,840	1,757	0.8%	1.0%	0.8%	0.76	0.98
Single	252,968	2,338	0.9%	0.9%	0.9%	1.02	1.01
Benefit Period							
Non-Lifetime	343,952	3,341	1.0%	1.0%	1.0%	0.95	1.01
Lifetime	135,856	754	0.6%	0.8%	0.6%	0.68	0.95
Inflation							
None	177,263	2,052	1.2%	1.0%	1.1%	1.13	1.01
Auto	302,544	2,043	0.7%	0.9%	0.7%	0.73	0.98
Cohort ^[1]							
515 Series	38,207	617	1.6%	2.2%	1.7%	0.74	0.97
700 Series	1,489	29	1.9%	1.5%	1.2%	1.29	1.54
780 Series	4,512	64	1.4%	1.5%	1.3%	0.94	1.13
Attained Age							
<65	113,757	1,078	0.9%	0.9%	0.8%	1.01	1.14
65-69	67,892	376	0.6%	0.9%	0.6%	0.59	0.91
70-74	79,255	523	0.7%	1.0%	0.7%	0.68	0.92
75-79	88,328	649	0.7%	1.0%	0.8%	0.74	0.93
80-84	74,228	677	0.9%	1.0%	0.9%	0.94	0.96
85+	56,348	792	1.4%	1.0%	1.4%	1.45	1.01
Total	479,808	4,095	0.8%	1.0%	0.9%	0.89	1.00

[1] Series characteristic captures the experience of 515 Series, 700 Series, and 780 Series policies only, while other characteristics capture the pooled experience of products of MedAmerica, its affinity partners, and MedAmerica's acquired blocks of business.

Exhibit A-3
Actual-to-Expected Composite^[1] Termination Experience 2008-2017
Lifetime-Pay for Policy Durations 10+
All Products

Policy or Policyholder Characteristic	Policy Year Exposure [A]	Actual		Expected Termination Probability ^[1] [D]	Actual-to-Expected Termination Probability ^[1] [E] = [C] / [D]
		Terminations [B]	Probability [C]		
Marital Status					
Married	226,840	6,737	2.9%	2.9%	1.00
Single	252,968	10,430	4.0%	3.9%	1.03
Gender					
Female	291,631	9,451	3.2%	3.2%	1.01
Male	188,176	7,716	4.0%	3.9%	1.03
Benefit Period					
Non-Lifetime	343,952	13,461	3.8%	3.8%	1.02
Lifetime	135,856	3,706	2.7%	2.6%	1.03
Inflation					
None	177,263	9,333	5.1%	4.9%	1.05
Auto	302,544	7,834	2.6%	2.6%	0.99
Cohort ^[2]					
515 Series	38,207	1,693	4.3%	3.8%	1.13
700 Series	1,489	52	3.4%	2.9%	1.20
780 Series	4,512	120	2.6%	2.5%	1.05
Policy Duration					
10-14	256,833	6,828	2.6%	2.5%	1.07
15-19	145,062	5,757	3.9%	3.9%	0.99
20-24	62,763	3,496	5.4%	5.4%	1.00
25+	15,150	1,086	6.9%	7.1%	0.98
Attained Age					
<65	113,757	1,466	1.3%	1.2%	1.11
65-69	67,892	883	1.3%	1.3%	0.99
70-74	79,255	1,488	1.9%	1.9%	1.00
75-79	88,328	2,733	3.0%	3.0%	1.01
80-84	74,228	3,966	5.2%	5.1%	1.02
85+	56,348	6,631	11.1%	10.9%	1.01
Total	479,808	17,167	3.5%	3.4%	1.02

[1] Combination of mortality and voluntary lapse

[2] Series characteristic captures the experience of 515 Series, 700 Series, and 780 Series policies only, while other characteristics capture the pooled experience of products of MedAmerica, its affinity partners, and MedAmerica's acquired blocks of business.

Exhibit A-4
Actual-to-Expected Benefit Expiry Experience 2008-2017
Policy Durations 7+
All Products

Policy or Policyholder Characteristic	Policy Year Exposure ^[1] [A]	Actual		Benefit Expiry Probability		Actual-to-Expected Benefit Expiry	
		Benefit Expiry [B]	Probability [C]	2017 Guidelines [D]	Expected ^[2] [E]	2017 Guidelines [F] = [C] / [D]	Expected ^[2] [G] = [C] / [E]
Gender							
Female	226,513	1,317	0.6%	0.5%	0.6%	1.07	1.02
Male	162,541	445	0.3%	0.3%	0.3%	0.99	0.97
Benefit Period							
1 Year	21,879	139	0.6%	0.7%	0.7%	0.91	0.88
2 Year	59,932	533	0.9%	0.7%	0.8%	1.20	1.13
3 Year	181,848	722	0.4%	0.4%	0.4%	0.96	0.93
4 Year	52,938	188	0.4%	0.3%	0.4%	1.05	0.99
5 Year	66,951	175	0.3%	0.2%	0.2%	1.19	1.12
6 Year	4,677	5	0.1%	0.0%	0.0%	2.92	2.80
10 Year	830	0	0.0%	0.0%	0.0%	0.00	0.00
Attained Age							
<75	186,976	86	0.0%	0.1%	0.1%	0.64	0.83
75-79	85,088	145	0.2%	0.2%	0.2%	0.73	0.90
80-84	66,442	376	0.6%	0.6%	0.6%	1.01	1.01
85-89	36,785	544	1.5%	1.3%	1.5%	1.10	0.99
90-94	11,698	466	3.9%	3.0%	3.7%	1.30	1.06
95+	2,066	145	6.8%	5.6%	6.3%	1.22	1.07
Total	389,054	1,762	0.5%	0.4%	0.5%	1.05	1.00

[1] Experience excludes lifetime benefit periods and ages less than 65

[2] Expected = Rates in Section 6 of the actuarial memorandum

Exhibit A-5a
MedAmerica and CICA
Morbidity Adjustment Factors
CICA 515 Series, 700 Series, and 780 Series Policy Forms

Duration	Product-Specific Adjustment Factors		
	515 Series	700 Series	780 Series
1	1.02	0.98	0.98
2	1.04	0.97	0.97
3	1.08	0.95	0.95
4	1.13	0.95	0.95
5	1.14	0.94	0.94
6	1.13	0.97	0.97
7	1.09	0.99	0.99
8	1.07	1.02	1.02
9	1.03	1.00	1.00
10	1.01	0.99	0.99
11	0.97	0.96	0.96
12	0.98	0.95	0.95
13	0.95	0.94	0.94
14	0.91	0.96	0.96
15	0.94	0.98	0.98
16	0.96	0.99	0.99
17	0.96	1.00	1.00
18	0.98	1.01	1.01
19	1.02	1.01	1.01
20+	1.01	1.00	1.00

Attained Age	Product-Specific Adjustment Factors		
	515 Series	700 Series	780 Series
<55	0.99	1.00	1.00
55	0.99	1.00	1.00
56	0.99	1.00	1.00
57	0.98	0.99	0.99
58	0.97	0.99	0.99
59	0.95	0.98	0.98
60	0.94	0.98	0.98
61	0.93	0.97	0.97
62	0.93	0.97	0.97
63	0.95	0.97	0.97
64	0.98	0.96	0.96
65	1.03	0.96	0.96
66	1.05	0.96	0.96
67	1.08	0.96	0.96
68	1.10	0.97	0.97
69	1.09	0.98	0.98
70	1.09	0.98	0.98
71	1.10	0.99	0.99
72	1.09	1.01	1.01
73	1.08	1.02	1.02
74	1.06	1.04	1.04
75	1.01	1.06	1.06
76	0.99	1.09	1.09
77	1.02	1.08	1.08
78	1.01	1.07	1.07
79	1.02	1.04	1.04
80	1.05	1.01	1.01
81	1.05	0.98	0.98
82	0.98	0.97	0.97
83	0.97	0.97	0.97
84	0.96	0.98	0.98
85	0.97	0.99	0.99
86	0.97	1.00	1.00
87	1.00	1.01	1.01
88	0.99	1.01	1.01
89	0.99	1.00	1.00
90	0.96	1.00	1.00
91	0.95	1.00	1.00
92	0.94	1.00	1.00
93	0.95	1.00	1.00
94	0.96	1.00	1.00
95	0.97	1.00	1.00
96	0.98	1.00	1.00
97	0.98	1.00	1.00
98	0.98	1.00	1.00
99	0.99	1.00	1.00
100	0.99	1.00	1.00
101+	0.99	1.00	1.00

Attained Age	Payment Type Adjustment Factor
<55	0.94
55	0.94
56	0.94
57	0.92
58	0.92
59	0.88
60	0.91
61	0.90
62	0.87
63	0.81
64	0.81
65	0.85
66	0.82
67	0.87
68	0.95
69	1.01
70	0.99
71	1.03
72	1.05
73	1.05
74	1.04
75	1.04
76	1.08
77	1.07
78	1.09
79	1.12
80	1.19
81	1.15
82	1.14
83	1.14
84	1.10
85	1.07
86	1.09
87	1.17
88	1.18
89	1.22
90	1.24
91	1.24
92	1.15
93	1.11
94	1.06
95	1.04
96	1.01
97	1.01
98	1.01
99	1.01
100	1.02
101+	1.02

Attained Age	Adjustment Factor
<55	0.93
55	0.93
56	0.93
57	0.89
58	0.86
59	0.83
60	0.85
61	0.83
62	0.82
63	0.83
64	0.84
65	0.84
66	0.81
67	0.81
68	0.78
69	0.77
70	0.80
71	0.93
72	0.98
73	1.08
74	1.14
75	1.13
76	1.02
77	1.06
78	1.05
79	1.07
80	1.10
81	1.14
82	1.08
83	1.09
84	1.05
85	1.07
86	1.08
87	1.14
88	1.17
89	1.17
90	1.16
91	1.16
92	1.10
93	1.08
94	1.09
95	1.10
96	1.09
97	1.09
98	1.07
99	1.05
100	1.03
101+	1.02

Coverage Type	Adjustment Factor
Comprehensive	0.90
Nursing Home Only	1.03
Home Care Only	1.10

Exhibit A-5b
MedAmerica, CICA, and CLICNY
Actual-to-Expected Morbidity Experience through June 30, 2016 with Claim Runout
CICA 515 Series, 700 Series, and 780 Series Policy Forms

Policy or Policyholder Characteristic	Exposure [A]	Actual Incurred Claims		Incurred Claims		Actual-to-Expected Incurred Claims	
		Count [B]	Dollars [C]	2014 Guidelines [D]	Expected [E]	2014 Guidelines [F] = [C] / [D]	Expected [G] = [C] / [E]
Coverage Type							
Comprehensive	56,732	547	34,755,493	33,927,345	34,364,808	1.02	1.01
Nursing Home Only	76	-	-	34,707	38,922	-	-
Home Care Only	653	1	91,557	154,204	187,887	0.59	0.49
Attained Age							
< 60	5,088	1	6,232	333,904	241,289	0.02	0.03
60 - 69	16,188	27	2,018,054	2,556,043	1,688,276	0.79	1.20
70 - 79	27,977	224	16,632,592	15,978,055	16,231,616	1.04	1.02
80 - 89	7,961	277	15,716,768	14,421,066	15,526,378	1.09	1.01
90 +	247	19	473,405	827,187	904,059	0.57	0.52
Policy Duration							
< 7	8,817	18	1,291,415	1,186,020	1,063,304	1.09	1.21
7 - 10	21,656	135	8,918,035	7,947,787	8,125,224	1.12	1.10
11 - 15	23,984	311	19,735,073	20,362,051	20,552,979	0.97	0.96
16 - 20	3,004	84	4,902,526	4,620,397	4,850,111	1.06	1.01
21 +	-	-	-	-	-	-	-
Product							
515 Series	41,812	489	31,857,641	30,735,655	31,427,999	1.04	1.01
700 Series	2,640	8	740,381	940,377	938,164	0.79	0.79
780 Series	13,011	51	2,249,028	2,440,223	2,225,455	0.92	1.01
Total	57,462	548	34,847,050	34,116,255	34,591,618	1.02	1.01

Exhibit A-5c
MedAmerica, Affinity Partners, and Acquired Business
Actual-to-Expected Morbidity Experience through June 30, 2016 with Claim Runout
All Products

Policy or Policyholder Characteristic	Exposure [A]	Actual Incurred Claims		Incurred Claims		Actual-to-Expected Incurred Claims	
		Count [B]	Dollars [C]	2014 Guidelines [D]	Expected [E]	2014 Guidelines [F] = [C] / [D]	Expected [G] = [C] / [E]
Coverage Type							
Comprehensive	1,136,716	8,789	756,597,258	749,849,298	758,592,612	1.01	1.00
Nursing Home Only	106,185	2,145	154,205,174	127,829,789	153,061,713	1.21	1.01
Home Care Only	16,715	366	19,905,169	12,045,724	16,594,918	1.65	1.20
Attained Age							
< 60	453,624	244	33,805,437	30,149,268	30,328,735	1.12	1.11
60 - 69	360,462	666	78,589,161	88,054,403	75,788,341	0.89	1.04
70 - 79	291,092	2,748	262,147,876	268,144,812	267,494,038	0.98	0.98
80 - 89	138,826	5,979	465,876,836	417,634,186	464,847,833	1.12	1.00
90 +	15,611	1,663	90,288,290	85,742,142	89,790,297	1.05	1.01
Policy Duration							
< 7	497,039	823	75,787,355	82,648,988	79,201,077	0.92	0.96
7 - 10	307,411	1,867	174,015,180	164,578,241	170,058,801	1.06	1.02
11 - 15	278,526	3,765	317,411,016	297,015,693	316,181,994	1.07	1.00
16 - 20	129,643	3,188	245,115,546	230,142,856	242,291,028	1.07	1.01
21 +	46,996	1,657	118,378,503	115,339,033	120,516,343	1.03	0.98
Total	1,259,615	11,300	930,707,601	889,724,811	928,249,243	1.05	1.00

Appendix B
Justification for and Development of the Requested Rate Increase

This appendix provides details on the development of the current rate increase requests as well as demonstrations of how the requested rate increases are not recouping past losses.

Actuarial Equivalent Rate Increase Development

This rate increase request is a follow-up to two prior nationwide requests for the 515 Series and one prior nationwide request for the 700 and 780 Series. Table B-1 provides the originally requested rate increase by series for policies with auto inflation. In jurisdictions that did not allow full implementation of the prior requested increase(s), the company is requesting a follow-up increase to achieve an actuarially equivalent lifetime loss ratio to the prior request(s) for policies with auto inflation. No rate increase is being requested on policies without inflation.

Table B-1
Originally Requested Nationwide Rate Increases
Auto Inflation Policies

Series	2013 Request	2017 Request	Cumulative Request
515 Series	38.0%	66.7%	130%
700 Series	0.0	100.0	100
780 Series	0.0	35.0	35
All ^[1]	27.8	62.9	108

[1] Average as of December 31, 2018.

Exhibit B-1 provides the lifetime loss ratio that would have been achieved if all jurisdictions had implemented the originally requested rate increase(s). This exhibit is similar to Exhibit I-b except that it reflects policies with auto inflation only, premiums that have been restated to assume implementation of the originally requested rate increase(s) shown in Table B-1, and is split by series. Table B-2 summarizes the lifetime loss ratios from Exhibit B-1, which are the targets for determining actuarial equivalence.

Table B-2
Target Lifetime Loss Ratio for Actuarial Equivalence
Auto Inflation Policies

Series	Lifetime Loss Ratio
515 Series	108%
700 Series	86
780 Series	102

The average nationwide requested rate increases shown in Section 2 were developed to produce a lifetime loss ratio that is equivalent to that in Table B-2. This equivalence is demonstrated by comparing the after increase lifetime loss ratios from Section 15 to those in Table B-2.

The requested rate increase on the 515 Series in this jurisdiction, shown in the enclosed cover letter, was developed to produce a lifetime loss ratio(s) that is equivalent to that in Table B-2. This equivalence is demonstrated by comparing the lifetime loss ratio(s) from Exhibit B-2a to that in Table B-2 for the 515 Series. Exhibit B-2 provides similar information as Exhibit B-1 except that premiums have been restated to reflect the actual rate increases implemented in this jurisdiction, the requested rate increase shown in the cover letter, and split by the series available in this jurisdiction. Please note that while no rate increase is being requested on the 780 Series, a rate increase is justified under actuarial equivalence because the lifetime loss ratio in Exhibit B-2c is greater than the 102% lifetime loss ratio shown in Table B-2.

While emerging experience supports a larger rate increase, the company is limiting the increase to be an actuarially equivalent follow-up to the prior request(s) in order to improve equity across jurisdictions. The company plans to continue to monitor experience and request additional rate increases in the future, to the extent justified. However, if it is the Department's position to only allow future rate increases if experience deteriorates from the current most-likely projections used in this filing, the company respectfully requests that the Department notify them and allow the company to revise the current rate increase request.

Appendix B
Justification for and Development of the Requested Rate Increase

Demonstrations the Requested Increase does not Recoup Past Losses

A number of methods exist to quantify or demonstrate whether an increase may be recouping past losses and offer the following for consideration.

Capped Historical Incurred Claims

The 2014 Long-Term Care Model Regulation (Model Regulation) contemplates recouping past losses in Section 20.1.C for newly issued policies. Specifically, recouping past losses is limited by not allowing past actual claims in excess of expected claims by calendar year in the minimum loss ratio test (Section 20.1.C(2)).

While Section 20.1.C is not applicable to these policies, to demonstrate that the nationwide rate increase request is not recouping past losses we capped actual historical claims by those expected in pricing by calendar year in demonstrating compliance with the applicable minimum loss ratio requirements for these policies. Expected claims are calculated as earned premium multiplied by expected loss ratio for each calendar year.

Tables B-3 and B-4 reflect the capped historical incurred claims and demonstrate compliance with the applicable minimum loss ratio requirements for the pre- and post-rate stability regulation (Model Regulation Sections 19 and 20), respectively. Tables B-3 and B-4 provide similar information as that in Section 15 of the actuarial memorandum, except for capping historical incurred claims at that expected.

Table B-3
Nationwide Lifetime Loss Ratios with Capped Historical Incurred Claims
at the Maximum Valuation Interest Rate
by Series and Inflation Protection Option

Series	Inflation Protection Option	Before Increase	After Increase
All	No Inflation	64%	64%
	Auto Inflation	119	105
	All	95	88
515	No Inflation	65	65
	Auto Inflation	122	107
	All	97	90
700	No Inflation	58	58
	Auto Inflation	100	85
	All	87	78
780	No Inflation	61	61
	Auto Inflation	110	101
	All	84	81

Appendix B
Justification for and Development of the Requested Rate Increase

Table B-4
Nationwide 58%/85% Test with Capped Historical Incurred Claims
by Series and Inflation Protection Option

Series	Inflation Protection Option	Item 5 ^[1]	Item 7 ^{[2][3]}	Result ^[4]
All	No Inflation	\$87.3	\$103.1	Pass
	Auto Inflation	121.9	231.9	Pass
	All	209.2	336.1	Pass
515	No Inflation	66.1	77.2	Pass
	Auto Inflation	99.5	190.6	Pass
	All	165.6	268.3	Pass
700	No Inflation	3.1	3.4	Pass
	Auto Inflation	6.0	9.4	Pass
	All	9.1	13.1	Pass
780	No Inflation	18.1	21.4	Pass
	Auto Inflation	16.4	31.4	Pass
	All	34.5	53.2	Pass

[1] Item 5 is the Lifetime Earned Premium (in millions) Times Prescribed Factor.

[2] Item 7 is Lifetime Incurred Claims with Rate Increase (in millions). The historical incurred claims by calendar year reflect the lesser of actual and expected pricing claims. The future projected incurred claims were increased by 15% to reflect assumptions with moderately adverse experience.

[3] The capped historical incurred claims are calculated for each indicated cohort. The difference results in the sum of the series and/or inflation options not tying to the totals.

[4] Test of whether Item 7 is not less than Item 5.

HATF Discussion and Lifetime Premium Equivalence

One approach that was considered by the NAIC Health Actuarial Task Force (HATF) during discussions for the development of the Model Regulation was that past losses should be defined as past premium inadequacies given current, updated information. A company would demonstrate this approach by restating premiums to the proposed rate level from inception and demonstrating compliance with minimum loss ratio tests.

This approach was determined by HATF to not be a realistic method to define past losses because in reality there is no opportunity for the company to have perfect knowledge from policy inception and this approach greatly expands the risk on the product. Ultimately, HATF settled on the approach that past losses should be defined as any excess of actual past claims over expected claims, which led to the approach outlined in Section 20.1.C of the Model Regulation and described above. For additional background on HATF's review of methods of defining past losses please see the article 'Recouping Past LTC Losses' in the April 2017 issue of the Society of Actuaries Long-Term Care Section newsletter, Long-Term Care News.

While it is not appropriate to use this restrictive method of restating premiums to the proposed rate level from inception to determine the rate increase, we can use it to confirm that current policyholders are not paying more over their lifetime than what they would have if the company had perfect knowledge.

With perfect knowledge, the company would have charged 58% higher rates from issue to reproduce the original pricing loss ratio of 59%. To avoid recouping premium on past policies that will not receive the rate increase, we compare lifetime premiums on a present value basis for the subset of policies that are in-force. These policies would have paid \$236 million in the history and \$312 million over the lifetime if the company had perfect knowledge and charged 58% higher premiums from issue. In contrast, the actual premium paid by these policies has been \$153 million in the history and is projected to be \$224 million over the lifetime including the requested rate increase. Therefore, these in-force policies will pay less over their lifetime than what they would have paid if the company had perfect knowledge at issue.

Table B-5 below provides a summary of the present value of lifetime premiums under the scenario discussed above by series and inflation protection option.

Appendix B
Justification for and Development of the Requested Rate Increase

Table B-5
Lifetime Premium Equivalence
In-force Policies

Series	Inflation Protection Option	Original Pricing Loss Ratios	Increase Needed from Inception	Present Value of Lifetime Premium (Millions) with:	
				Perfect Knowledge at Issue ^[1]	Actual History and Requested Increase in Future
All	No Inflation	59%	7%	\$85	\$83
	Auto Inflation	60	99	236	141
	All	59	58	312	224
515	No Inflation	60	5	54	55
	Auto Inflation	61	103	185	111
	All	61	60	229	166
700	No Inflation	54	46	5	4
	Auto Inflation	55	85	12	7
	All	55	71	17	11
780	No Inflation	53	11	27	24
	Auto Inflation	56	81	38	23
	All	54	44	65	47

[1] The increase needed from inception is calculated for each indicated cohort for all lives while the present value of premium is calculated based on policies currently in force. The difference results in the sum of the series and/or inflation options not tying to the totals.

Exhibit B-1a
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Assume Implementation of the Originally Requested Rate Increases
515 Series with Auto Inflation

		Loss Ratio Demonstration						
		Without Interest			D End of Year Lives	With Max. Val. Interest		
	Calendar Year	A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	544	0	0%	10	1,403	0	0%
	1998	160,240	0	0%	302	395,052	0	0%
	1999	745,926	0	0%	1,148	1,759,801	0	0%
	2000	1,890,494	166,207	9%	1,996	4,268,021	375,232	9%
	2001	3,088,855	145,833	5%	3,163	6,673,177	315,058	5%
	2002	4,396,309	173,328	4%	4,065	9,088,809	358,334	4%
	2003	4,920,879	185,832	4%	4,192	9,735,208	367,639	4%
	2004	4,881,672	546,341	11%	4,010	9,241,763	1,034,309	11%
	2005	4,726,680	1,618,201	34%	3,946	8,563,004	2,931,583	34%
	2006	4,774,621	870,809	18%	3,970	8,260,299	1,509,650	18%
	2007	4,797,776	805,302	17%	3,905	7,925,106	1,327,531	17%
	2008	4,658,541	854,361	18%	3,712	7,364,457	1,356,321	18%
	2009	4,424,872	1,578,764	36%	3,502	6,697,894	2,392,165	36%
	2010	4,205,309	1,504,442	36%	3,358	6,094,181	2,187,075	36%
	2011	4,020,008	2,696,159	67%	3,229	5,576,953	3,750,746	67%
	2012	3,864,486	2,181,899	56%	3,118	5,132,247	2,900,220	57%
	2013	3,721,420	2,534,297	68%	3,013	4,731,344	3,228,473	68%
	2014	3,539,330	1,923,397	54%	2,780	4,307,685	2,344,727	54%
	2015	3,891,756	3,455,937	89%	2,598	4,534,177	4,020,423	89%
Projected Future Experience (50 Years)	2016	4,201,199	4,717,842	112%	2,446	4,685,448	5,266,646	112%
	2017	3,962,695	4,953,010	125%	2,350	4,230,627	5,291,071	125%
	2018	3,756,504	5,235,554	139%	2,225	3,839,295	5,351,933	139%
	2019	3,752,060	4,848,527	129%	2,047	3,671,175	4,743,300	129%
	2020	4,720,153	5,178,720	110%	1,872	4,421,473	4,848,854	110%
	2021	4,658,909	5,705,230	122%	1,780	4,178,115	5,112,656	122%
	2022	4,385,668	6,285,544	143%	1,687	3,765,550	5,391,177	143%
	2023	4,108,756	6,885,032	168%	1,592	3,377,632	5,652,292	167%
	2024	3,829,717	7,452,903	195%	1,495	3,014,343	5,856,467	194%
	2025	3,550,234	7,975,739	225%	1,398	2,675,616	5,999,038	224%
	2026	3,272,358	8,415,443	257%	1,301	2,361,499	6,059,054	257%
	2027	2,998,512	8,766,968	292%	1,204	2,072,118	6,042,510	292%
	2028	2,730,954	9,028,663	331%	1,109	1,807,291	5,957,579	330%
	2029	2,471,605	9,257,066	375%	1,016	1,566,474	5,848,413	373%
	2030	2,222,357	9,422,943	424%	926	1,349,010	5,700,540	423%
	2031	1,985,236	9,498,144	478%	839	1,154,246	5,502,158	477%
	2032	1,762,162	9,493,404	539%	756	981,396	5,266,115	537%
	2033	1,554,562	9,434,874	607%	678	829,365	5,011,817	604%
	2034	1,363,300	9,323,732	684%	604	696,779	4,743,002	681%
	2035	1,188,738	9,188,029	773%	536	582,079	4,475,920	769%
	2036	1,030,822	8,998,101	873%	473	483,612	4,197,992	868%
	2037	889,180	8,769,637	986%	415	399,713	3,918,863	980%
	2038	763,115	8,476,490	1,111%	363	328,715	3,628,228	1,104%
	2039	651,704	8,115,863	1,245%	316	269,014	3,327,453	1,237%
	2040	553,883	7,663,437	1,384%	273	219,110	3,009,911	1,374%
	2041	468,560	7,180,580	1,532%	235	177,644	2,701,771	1,521%
	2042	394,563	6,671,424	1,691%	202	143,373	2,404,711	1,677%
	2043	330,733	6,148,799	1,859%	173	115,188	2,123,158	1,843%
	2044	275,972	5,650,758	2,048%	147	92,127	1,869,386	2,029%
	2045	229,256	5,183,109	2,261%	125	73,358	1,642,727	2,239%
	2046	189,616	4,723,681	2,491%	106	58,158	1,434,201	2,466%
	2047	156,169	4,253,607	2,724%	89	45,914	1,237,182	2,695%
	2048	128,124	3,812,167	2,975%	75	36,106	1,062,285	2,942%
	2049	104,755	3,391,618	3,238%	63	28,296	905,386	3,200%
	2050	85,411	3,000,471	3,513%	52	22,114	767,458	3,470%
	2051	69,464	2,657,204	3,825%	44	17,239	651,624	3,780%
	2052	56,381	2,358,170	4,183%	36	13,412	554,604	4,135%
	2053	45,707	2,076,498	4,543%	30	10,423	468,471	4,495%
	2054	37,014	1,822,867	4,925%	25	8,091	394,699	4,878%
	2055	29,956	1,593,537	5,320%	21	6,278	331,365	5,278%
	2056	24,233	1,377,870	5,686%	17	4,869	274,996	5,648%
	2057	19,590	1,177,824	6,012%	14	3,773	225,570	5,978%
	2058	15,825	1,013,938	6,407%	12	2,923	186,203	6,371%
	2059-2063	43,323	3,264,532	7,535%	33	7,192	536,865	7,465%
	2064-2068	13,847	1,349,223	9,744%	10	1,865	181,030	9,709%
History		78,630,118	36,147,514	46%	63,038	123,105,950	46,309,138	38%
Future		57,162,483	246,892,365	432%	24,188	41,072,667	130,247,031	317%
Lifetime		135,792,601	283,039,878	208%	87,226	164,178,617	176,556,169	108%

Exhibit B-1b
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Assume Implementation of the Originally Requested Rate Increases
700 Series with Auto Inflation

		Loss Ratio Demonstration						
		Without Interest			D End of Year Lives	With Max. Val. Interest		
	Calendar Year	A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	0	0	0%	0	0	0	0%
	1998	0	0	0%	0	0	0	0%
	1999	374	0	0%	1	883	0	0%
	2000	942	0	0%	1	2,126	0	0%
	2001	8,900	0	0%	23	19,228	0	0%
	2002	67,785	0	0%	62	140,136	0	0%
	2003	152,612	0	0%	120	301,919	0	0%
	2004	198,688	0	0%	179	376,147	0	0%
	2005	260,354	0	0%	210	471,666	0	0%
	2006	326,833	0	0%	250	561,252	0	0%
	2007	378,642	27,559	7%	268	617,324	45,719	7%
	2008	369,837	30,280	8%	249	577,675	48,071	8%
	2009	332,597	58,076	17%	227	498,053	88,227	18%
	2010	311,220	0	0%	218	446,781	0	0%
	2011	300,754	0	0%	211	413,797	0	0%
	2012	291,374	0	0%	203	384,191	0	0%
	2013	281,057	181,894	65%	197	355,099	231,718	65%
	2014	275,971	0	0%	195	334,147	0	0%
	2015	269,935	0	0%	187	313,242	0	0%
	2016	261,301	0	0%	184	290,633	0	0%
	2017	260,171	0	0%	179	277,317	0	0%
	2018	234,036	124,628	53%	150	239,068	127,375	53%
Projected Future Experience (50 Years)	2019	218,274	155,854	71%	138	213,669	152,509	71%
	2020	296,562	164,826	56%	125	278,179	154,448	56%
	2021	297,715	190,410	64%	121	267,611	170,872	64%
	2022	286,499	222,567	78%	117	246,794	191,293	78%
	2023	274,784	258,270	94%	112	226,846	212,622	94%
	2024	262,551	294,721	112%	107	207,732	232,425	112%
	2025	249,777	334,778	134%	102	189,416	252,918	134%
	2026	236,526	377,891	160%	97	171,927	273,498	159%
	2027	222,878	424,379	190%	91	155,299	294,275	189%
	2028	208,881	468,567	224%	86	139,532	311,367	223%
	2029	194,584	517,991	266%	80	124,621	329,892	265%
	2030	180,065	561,631	312%	74	110,577	342,893	310%
	2031	165,477	598,913	362%	68	97,446	350,680	360%
	2032	150,977	624,554	414%	62	85,264	350,786	411%
	2033	136,736	642,560	470%	57	74,063	346,233	467%
	2034	122,915	653,428	532%	51	63,857	337,919	529%
	2035	109,662	659,955	602%	46	54,647	327,645	600%
	2036	97,123	661,912	682%	41	46,424	315,357	679%
	2037	85,402	654,774	767%	36	39,155	299,317	764%
	2038	74,564	644,047	864%	32	32,788	282,543	862%
	2039	64,649	630,049	975%	28	27,263	265,241	973%
	2040	55,663	611,698	1,099%	24	22,507	247,019	1,098%
	2041	47,583	577,471	1,214%	21	18,444	223,753	1,213%
	2042	40,401	542,461	1,343%	18	15,009	201,530	1,343%
	2043	34,095	508,674	1,492%	15	12,135	181,007	1,492%
	2044	28,602	476,765	1,667%	13	9,749	162,278	1,665%
	2045	23,841	431,685	1,811%	11	7,779	140,537	1,807%
	2046	19,744	389,936	1,975%	9	6,163	121,212	1,967%
	2047	16,256	352,371	2,168%	8	4,853	104,471	2,153%
	2048	13,309	317,055	2,382%	6	3,797	89,658	2,361%
	2049	10,826	276,302	2,552%	5	2,950	74,581	2,528%
	2050	8,743	242,488	2,774%	4	2,275	62,424	2,744%
	2051	7,016	215,612	3,073%	3	1,742	52,909	3,037%
	2052	5,590	190,536	3,408%	3	1,324	44,565	3,365%
	2053	4,418	162,588	3,680%	2	998	36,270	3,634%
	2054	3,462	140,345	4,054%	2	746	29,859	4,004%
	2055	2,693	119,080	4,421%	1	553	24,181	4,372%
	2056	2,076	98,012	4,722%	1	407	19,009	4,676%
	2057	1,582	77,108	4,873%	1	296	14,289	4,834%
	2058	1,193	60,131	5,039%	1	213	10,647	5,007%
	2059-2063	2,604	143,009	5,491%	1	416	22,724	5,457%
	2064-2068	420	28,749	6,839%	0	54	3,670	6,809%
History		4,583,382	422,438	9%	3,314	6,620,685	541,109	8%
Future		4,266,720	15,704,157	368%	1,821	2,965,520	7,661,329	258%
Lifetime		8,850,102	16,126,595	182%	5,135	9,586,205	8,202,438	86%

Exhibit B-1c
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Assume Implementation of the Originally Requested Rate Increases
780 Series with Auto Inflation

		Loss Ratio Demonstration						
		Without Interest			D End of Year Lives	With Max. Val. Interest		
	Calendar Year	A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	0	0	0%	0	0	0	0%
	1998	0	0	0%	0	0	0	0%
	1999	0	0	0%	0	0	0	0%
	2000	0	0	0%	0	0	0	0%
	2001	0	0	0%	0	0	0	0%
	2002	0	0	0%	0	0	0	0%
	2003	26,683	0	0%	61	52,789	0	0%
	2004	223,481	0	0%	262	423,083	0	0%
	2005	449,491	0	0%	407	814,312	0	0%
	2006	786,551	0	0%	718	1,336,194	0	0%
	2007	1,124,559	133	0%	802	1,808,032	208	0%
	2008	1,210,537	67,823	6%	775	1,862,447	104,276	6%
	2009	1,118,658	100,932	9%	690	1,651,373	146,502	9%
	2010	1,023,580	20,323	2%	649	1,450,384	29,544	2%
	2011	972,824	32,825	3%	616	1,323,286	45,665	3%
	2012	926,905	82,374	9%	591	1,210,099	109,403	9%
	2013	884,183	204,126	23%	576	1,108,045	255,465	23%
	2014	857,863	359,887	42%	559	1,031,877	431,679	42%
Projected Future Experience (50 Years)	2015	841,846	192,178	23%	549	971,871	220,471	23%
	2016	821,648	291,612	35%	543	910,388	325,217	36%
	2017	805,461	570,406	71%	529	856,551	607,148	71%
	2018	777,379	281,050	36%	508	793,479	286,991	36%
	2019	776,367	311,268	40%	480	760,609	304,857	40%
	2020	891,866	364,170	41%	454	838,671	342,138	41%
	2021	885,674	434,134	49%	441	799,423	391,283	49%
	2022	857,130	515,152	60%	428	742,621	445,468	60%
	2023	827,214	602,603	73%	414	687,968	499,999	73%
	2024	795,945	697,465	88%	399	635,444	555,266	87%
	2025	763,271	797,210	104%	384	584,968	608,977	104%
	2026	729,162	907,407	124%	368	536,482	665,061	124%
	2027	693,680	1,032,233	149%	352	489,992	725,895	148%
	2028	656,897	1,170,379	178%	335	445,500	789,781	177%
	2029	618,870	1,315,389	213%	317	402,993	852,041	211%
	2030	579,721	1,464,691	253%	299	362,487	910,868	251%
	2031	539,763	1,600,451	297%	281	324,099	955,665	295%
	2032	499,392	1,710,558	343%	262	287,969	980,827	341%
	2033	459,090	1,795,086	391%	243	254,249	988,561	389%
	2034	419,426	1,859,787	443%	225	223,099	983,602	441%
	2035	380,947	1,900,080	499%	207	194,632	965,072	496%
	2036	344,092	1,919,497	558%	189	168,870	936,296	554%
	2037	309,197	1,943,008	628%	173	145,768	910,323	625%
	2038	276,516	1,965,393	711%	157	125,233	884,403	706%
	2039	246,165	1,972,166	801%	142	107,108	852,284	796%
	2040	218,158	1,969,625	903%	128	91,198	817,508	896%
	2041	192,537	1,980,098	1,028%	115	77,333	789,149	1,020%
	2042	169,282	1,977,231	1,168%	103	65,331	756,790	1,158%
	2043	148,255	1,956,938	1,320%	91	54,978	719,581	1,309%
	2044	129,325	1,923,380	1,487%	81	46,085	679,805	1,475%
	2045	112,379	1,881,447	1,674%	72	38,484	639,250	1,661%
	2046	97,276	1,804,363	1,855%	63	32,013	589,481	1,841%
	2047	83,874	1,716,175	2,046%	55	26,528	539,089	2,032%
	2048	72,045	1,629,871	2,262%	48	21,901	492,099	2,247%
	2049	61,662	1,542,680	2,502%	42	18,016	447,593	2,484%
	2050	52,586	1,461,295	2,779%	36	14,769	407,793	2,761%
	2051	44,698	1,403,446	3,140%	31	12,068	376,951	3,124%
	2052	37,879	1,352,428	3,570%	27	9,832	349,734	3,557%
	2053	32,010	1,292,997	4,039%	23	7,988	322,116	4,032%
	2054	26,971	1,229,992	4,560%	20	6,472	295,428	4,565%
	2055	22,654	1,161,025	5,125%	17	5,227	268,719	5,141%
	2056	18,964	1,063,139	5,606%	14	4,207	236,891	5,631%
	2057	15,808	951,721	6,020%	12	3,372	203,975	6,049%
	2058	13,115	839,814	6,403%	10	2,689	172,985	6,432%
	2059-2063	37,358	2,712,889	7,262%	30	6,917	500,790	7,240%
	2064-2068	11,501	1,015,975	8,834%	10	1,737	151,326	8,713%
History		12,851,647	2,203,669	17%	8,835	17,604,210	2,562,570	15%
Future		14,148,722	59,144,660	418%	7,575	9,665,331	25,305,722	262%
Lifetime		27,000,369	61,348,329	227%	16,410	27,269,541	27,868,292	102%

Exhibit B-2a
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect Pennsylvania-Specific Rate Increase History and Request
515 Series with Auto Inflation

		Loss Ratio Demonstration						
		Without Interest			D End of Year Lives	With Max. Val. Interest		
	Calendar Year	A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	544	0	0%	10	1,403	0	0%
	1998	160,240	0	0%	302	395,052	0	0%
	1999	745,926	0	0%	1,148	1,759,801	0	0%
	2000	1,890,494	166,207	9%	1,996	4,268,021	375,232	9%
	2001	3,088,855	145,833	5%	3,163	6,673,177	315,058	5%
	2002	4,396,309	173,328	4%	4,065	9,088,809	358,334	4%
	2003	4,920,879	185,832	4%	4,192	9,735,208	367,639	4%
	2004	4,881,672	546,341	11%	4,010	9,241,763	1,034,309	11%
	2005	4,726,680	1,618,201	34%	3,946	8,563,004	2,931,583	34%
	2006	4,774,621	870,809	18%	3,970	8,260,299	1,509,650	18%
	2007	4,797,776	805,302	17%	3,905	7,925,106	1,327,531	17%
	2008	4,658,541	854,361	18%	3,712	7,364,457	1,356,321	18%
	2009	4,424,872	1,578,764	36%	3,502	6,697,894	2,392,165	36%
	2010	4,205,309	1,504,442	36%	3,358	6,094,181	2,187,075	36%
	2011	4,020,008	2,696,159	67%	3,229	5,576,953	3,750,746	67%
	2012	3,864,486	2,181,899	56%	3,118	5,132,247	2,900,220	57%
	2013	3,721,420	2,534,297	68%	3,013	4,731,344	3,228,473	68%
	2014	3,546,875	1,923,397	54%	2,780	4,316,875	2,344,727	54%
	2015	3,583,763	3,455,937	96%	2,598	4,175,387	4,020,423	96%
	2016	3,949,659	4,717,842	119%	2,446	4,404,942	5,266,646	120%
Projected Future Experience (50 Years)	2017	3,962,695	4,953,010	125%	2,350	4,230,627	5,291,071	125%
	2018	3,756,504	5,235,554	139%	2,225	3,839,295	5,351,933	139%
	2019	3,541,616	4,892,319	138%	2,124	3,465,263	4,786,141	138%
	2020	3,694,604	5,436,112	147%	1,956	3,460,811	5,089,842	147%
	2021	4,346,519	5,772,727	133%	1,727	3,897,943	5,173,136	133%
	2022	4,493,974	6,213,600	138%	1,636	3,858,542	5,329,474	138%
	2023	4,210,224	6,805,006	162%	1,544	3,461,044	5,586,600	161%
	2024	3,924,294	7,365,030	188%	1,450	3,088,784	5,787,424	187%
	2025	3,637,909	7,880,444	217%	1,356	2,741,692	5,927,369	216%
	2026	3,353,170	8,313,664	248%	1,262	2,419,817	5,985,783	247%
	2027	3,072,562	8,659,710	282%	1,168	2,123,290	5,968,595	281%
	2028	2,798,396	8,917,005	319%	1,076	1,851,923	5,883,914	318%
	2029	2,532,643	9,141,411	361%	986	1,605,159	5,775,359	360%
	2030	2,277,239	9,304,085	409%	898	1,382,324	5,628,651	407%
	2031	2,034,263	9,377,230	461%	814	1,182,751	5,432,130	459%
	2032	1,805,679	9,371,507	519%	733	1,005,632	5,198,515	517%
	2033	1,592,953	9,312,774	585%	657	849,846	4,946,975	582%
	2034	1,396,968	9,202,203	659%	586	713,986	4,681,197	656%
	2035	1,218,095	9,067,478	744%	520	596,454	4,417,211	741%
	2036	1,056,279	8,879,344	841%	459	495,555	4,142,604	836%
	2037	911,139	8,653,279	950%	403	409,584	3,866,883	944%
	2038	781,960	8,363,464	1,070%	352	336,832	3,579,866	1,063%
	2039	667,798	8,007,148	1,199%	306	275,658	3,282,896	1,191%
	2040	567,561	7,560,352	1,332%	265	224,521	2,969,437	1,323%
	2041	480,131	7,083,619	1,475%	228	182,031	2,665,301	1,464%
	2042	404,307	6,581,013	1,628%	196	146,913	2,372,133	1,615%
	2043	338,901	6,065,192	1,790%	168	118,033	2,094,299	1,774%
	2044	282,787	5,573,680	1,971%	143	94,402	1,843,894	1,953%
	2045	234,918	5,112,201	2,176%	121	75,170	1,620,260	2,155%
	2046	194,298	4,658,880	2,398%	102	59,594	1,414,532	2,374%
	2047	160,026	4,195,106	2,622%	86	47,047	1,220,171	2,593%
	2048	131,288	3,759,613	2,864%	73	36,998	1,047,644	2,832%
	2049	107,342	3,344,764	3,116%	61	28,995	892,882	3,079%
	2050	87,520	2,958,944	3,381%	51	22,660	756,838	3,340%
	2051	71,179	2,620,368	3,681%	42	17,665	642,593	3,638%
	2052	57,773	2,325,433	4,025%	35	13,744	546,907	3,979%
	2053	46,836	2,047,633	4,372%	29	10,680	461,960	4,325%
	2054	37,929	1,797,498	4,739%	24	8,291	389,207	4,694%
	2055	30,696	1,571,337	5,119%	20	6,433	326,749	5,080%
	2056	24,832	1,358,656	5,471%	17	4,989	271,162	5,435%
	2057	20,073	1,161,386	5,786%	14	3,867	222,422	5,752%
	2058	16,216	999,777	6,165%	11	2,995	183,603	6,131%
	2059-2063	44,393	3,218,865	7,251%	32	7,369	529,356	7,183%
	2064-2068	14,189	1,330,311	9,376%	10	1,911	178,493	9,342%
History		78,078,129	36,147,514	46%	63,038	122,475,844	46,309,138	38%
Future		56,701,476	244,260,169	431%	23,742	40,337,198	129,120,407	320%
Lifetime		134,779,605	280,407,682	208%	86,780	162,813,042	175,429,545	108%

Exhibit B-2c
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect Pennsylvania-Specific Rate Increase History and No Requested Increase
780 Series with Auto Inflation

		Loss Ratio Demonstration						
	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	0	0	0%	0	0	0	0%
	1998	0	0	0%	0	0	0	0%
	1999	0	0	0%	0	0	0	0%
	2000	0	0	0%	0	0	0	0%
	2001	0	0	0%	0	0	0	0%
	2002	0	0	0%	0	0	0	0%
	2003	26,683	0	0%	61	52,789	0	0%
	2004	223,481	0	0%	262	423,083	0	0%
	2005	449,491	0	0%	407	814,312	0	0%
	2006	786,551	0	0%	718	1,336,194	0	0%
	2007	1,124,559	133	0%	802	1,808,032	208	0%
	2008	1,210,537	67,823	6%	775	1,862,447	104,276	6%
	2009	1,118,658	100,932	9%	690	1,651,373	146,502	9%
	2010	1,023,580	20,323	2%	649	1,450,384	29,544	2%
	2011	972,824	32,825	3%	616	1,323,286	45,665	3%
	2012	926,905	82,374	9%	591	1,210,099	109,403	9%
	2013	884,183	204,126	23%	576	1,108,045	255,465	23%
	2014	857,863	359,887	42%	559	1,031,877	431,679	42%
	2015	841,846	192,178	23%	549	971,871	220,471	23%
	2016	821,648	291,612	35%	543	910,388	325,217	36%
Projected Future Experience (50 Years)	2017	805,461	570,406	71%	529	856,551	607,148	71%
	2018	777,379	281,050	36%	508	793,479	286,991	36%
	2019	750,930	313,218	42%	492	735,691	306,766	42%
	2020	779,411	366,780	47%	454	732,938	344,587	47%
	2021	846,045	433,104	51%	441	763,671	390,354	51%
	2022	857,130	515,152	60%	428	742,621	445,468	60%
	2023	827,214	602,603	73%	414	687,968	499,999	73%
	2024	795,945	697,465	88%	399	635,444	555,265	87%
	2025	763,271	797,210	104%	384	584,968	608,977	104%
	2026	729,162	907,407	124%	368	536,482	665,061	124%
	2027	693,680	1,032,233	149%	352	489,992	725,895	148%
	2028	656,897	1,170,379	178%	335	445,500	789,781	177%
	2029	618,870	1,315,389	213%	317	402,993	852,041	211%
	2030	579,721	1,464,691	253%	299	362,487	910,868	251%
	2031	539,763	1,600,451	297%	281	324,099	955,665	295%
	2032	499,392	1,710,558	343%	262	287,969	980,827	341%
	2033	459,090	1,795,086	391%	243	254,249	988,561	389%
	2034	419,426	1,859,787	443%	225	223,099	983,602	441%
	2035	380,947	1,900,080	499%	207	194,632	965,072	496%
	2036	344,092	1,919,497	558%	189	168,870	936,296	554%
	2037	309,197	1,943,008	628%	173	145,768	910,323	625%
	2038	276,516	1,965,393	711%	157	125,233	884,403	706%
	2039	246,165	1,972,166	801%	142	107,108	852,284	796%
	2040	218,158	1,969,625	903%	128	91,198	817,508	896%
	2041	192,537	1,980,098	1,028%	115	77,333	789,149	1,020%
	2042	169,282	1,977,231	1,168%	103	65,331	756,790	1,158%
	2043	148,255	1,956,938	1,320%	91	54,978	719,581	1,309%
	2044	129,325	1,923,380	1,487%	81	46,085	679,805	1,475%
	2045	112,379	1,881,447	1,674%	72	38,484	639,250	1,661%
	2046	97,276	1,804,363	1,855%	63	32,013	589,481	1,841%
	2047	83,874	1,716,175	2,046%	55	26,528	539,089	2,032%
	2048	72,045	1,629,871	2,262%	48	21,901	492,099	2,247%
	2049	61,662	1,542,680	2,502%	42	18,016	447,593	2,484%
	2050	52,586	1,461,295	2,779%	36	14,769	407,793	2,761%
	2051	44,698	1,403,446	3,140%	31	12,068	376,951	3,124%
	2052	37,879	1,352,428	3,570%	27	9,832	349,734	3,557%
	2053	32,010	1,292,997	4,039%	23	7,988	322,116	4,032%
	2054	26,971	1,229,992	4,560%	20	6,472	295,428	4,565%
	2055	22,654	1,161,025	5,125%	17	5,227	268,719	5,141%
	2056	18,964	1,063,139	5,606%	14	4,207	236,891	5,631%
	2057	15,808	951,721	6,020%	12	3,372	203,975	6,049%
	2058	13,115	839,814	6,403%	10	2,689	172,985	6,432%
	2059-2063	37,358	2,712,889	7,262%	30	6,917	500,790	7,240%
	2064-2068	11,501	1,015,975	8,834%	10	1,737	151,326	8,713%
History		12,851,647	2,203,669	17%	8,835	17,604,210	2,562,570	15%
Future		13,971,200	59,148,189	423%	7,587	9,498,928	25,309,151	266%
Lifetime		26,822,847	61,351,858	229%	16,422	27,103,139	27,871,722	103%

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Supplement to the Actuarial Memorandum

June 30, 2020

<u>Product</u>	<u>Number</u>
515 Series	
Tax-Qualified Long-Term Care Policy Form	14515-PA
780 Series	
Tax-Qualified Long-Term Care Policy Form	14785-PA

In 2008, MedAmerica Insurance Company (MedAmerica) acquired the long-term care block of business issued by Combined Insurance Company of America (CICA) from Ace Ltd. and subsequently submitted a certificate of assumption filing. As a result, most of the nationwide policies are now on MedAmerica paper; however, approximately 16% of the in-force policyholders nationwide objected to the assumption filing and remain on CICA paper. In Pennsylvania, all of the in-force policies are on MedAmerica paper. MedAmerica has 100% of the risk on this form(s), including policies on CICA paper, and administers and manages the entire block.

This supplement captures the pooled experience of the policy form(s) listed above as well as similar nationwide policy forms of the 515, 700, and 780 Series. Section 15 of the enclosed actuarial memorandum provides a description as to the appropriateness of pooling the experience of these policy forms. Pennsylvania-specific experience is not considered fully credible but is being provided as required. Pennsylvania-specific actual and projected experience reflects prior rate increases filed for use between May 2014 and August 2019.

A. Purpose of Supplement

This supplement has been prepared for the purpose of demonstrating that the requested rate increase is in compliance with Chapter 18 Section 3803(c) and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania, as well as provide items generally requested by the Department. It may not be appropriate for other purposes.

B. Demonstration of Compliance with Chapter 18 Section 3803

(c): We believe that we comply with this subsection of the regulation by submitting these rates before they are being used.

C. Demonstration of Compliance with Reg. 89.83

(a): This subsection requires no action.

(b): This subsection is not applicable since this filing is not for rates for a new policy form.

(c): *Revision of Current Rates*

(1): For policies issued prior to September 16, 2002, the effective date of rate stability in Pennsylvania, the minimum loss ratio requirement is 60%, as specified in Reg. 89a.117.(b). For policies issued on or after September 16, 2002, the loss ratio requirements are specified in Reg. 89a.118.(c)(2), (i.e., the 58%/85% test). Demonstration of satisfaction of these requirements is discussed in Section 15 of the enclosed actuarial memorandum.

As of December 31, 2018, 24 of the 184 policies that are in force and subject to the requested rate increase in Pennsylvania were issued on or after September 16, 2002 (approximately 13%). However, because the company manages this block of business as a whole, this rate increase filing complies with both sets of requirements for all of the policies, regardless of issue date.

(2): Section 3 of the actuarial memorandum provides a description of benefits. Copies of the affected policy form(s) may be provided upon request.

(2)(i): The primary reason why these forms are in need of a premium rate increase is due to emerging experience running more adverse than expected in pricing.

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June 30, 2020

Nationwide, the company is requesting a premium rate increase that varies by series and inflation protection option to achieve the cumulative rate increases as shown in Section 2 of the enclosed actuarial memorandum. The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business. The cumulative rate increase levels were determined to vary by series and inflation protection option to better align the rate increase with the adverse experience. The table in Section 2 of the enclosed actuarial memorandum provides the average prior, requested, and cumulative increase by series and inflation protection option based on the nationwide distribution. The enclosed cover letter provides similar information on a Pennsylvania-specific distribution.

The current rate schedules along with the proposed rate schedules are enclosed with this filing. Please note that the actual rates implemented may vary slightly from those shown due to rounding algorithms.

Exhibit I of the actuarial memorandum provides nationwide earned premium and incurred claim actual and projected experience using current assumptions, as described in Section 6 of the actuarial memorandum. Attachment 1 to this supplement provides nationwide written premium and paid claim actual and projected experience using current assumptions. Values in Exhibit I and Attachment 1 are shown both before and after the requested rate increase. The interest rate used in Exhibit I and Attachment 1 to accumulate and discount values is the maximum valuation interest rate for contract reserves applicable for the year of issue (which ranges from 4.0% to 4.5%, and averages 4.4%).

Attachments 2 and 3 to this supplement provide similar information as Exhibit I and Attachment 1 respectively, except provides Pennsylvania-specific experience.

(2)(ii)(A): There have been three rate increases approved and implemented on the 515 Series in Pennsylvania. The Department approved increases of 15%, 20%, and 20% in May 2014, June 2015, and August 2019, respectively. The 20% increase approved in August 2019 was on policies with auto inflation only.

There has been one rate increase approved and implemented on the 780 Series in Pennsylvania. The Department approved a cumulative 35.0% increase, phased-in over two years, in August 2019. The rate increase was implemented as a 20.0% increase followed by a 12.5% increase to be implemented no sooner than one year after the first increase of 20.0%.

(2)(ii)(B): Commission scales varied by duration to produce an average of 13.6% of premium over each series policies' lifetime. Commissions were assumed to be paid on original premium at issue and not on waived premiums.

The company adjusts renewal commission rates so that total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Exhibit I of the actuarial memorandum and Attachment 1 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 2 and 3, respectively. Attachment 4 to this supplement provides reserve balances and the calculation basis for both nationwide and Pennsylvania-specific experience.

(2)(ii)(C)(II): Attachment 4 to this supplement provides a breakdown of historical incurred claims and active life reserve balance, including a description of the calculation basis, for both nationwide and Pennsylvania-specific experience.

Attachment 5 to this supplement provides actual and projected experience on a durational basis using current assumptions. Included are policy year earned premiums, incurred claims, durational loss ratios, end of year lives, and cumulative loss ratios with interest. Values in Attachment 5 are shown both before and after the requested rate increase. The number of durations shown was chosen to capture the majority of the durations underlying Exhibit I. Similar to Exhibit I and Attachments 1 through 3, the values used to calculate the cumulative loss ratios are accumulated and discounted at the maximum valuation interest rate.

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June 30, 2020

Attachment 6 to this supplement provides similar information to Attachment 5, except for Pennsylvania-specific experience.

Please note that totals in Attachments 5 and 6 may not tie exactly to Exhibit I and Attachment 2, respectively, because the experience periods captured differ slightly between calendar year and duration.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We understand that data used in this rate increase filing is in agreement with those used in the annual statement filed with the Department.

(d): We believe the proposed rate tables provided with this filing comply with this subsection.

D. Demonstration of Compliance with Generally Requested Information

Attachment 7 of this response provides the current status of this nationwide request as well as a summary of the past filed rate increases for each jurisdiction in which there is business in force as of December 31, 2018 on these and similar forms. Also included in the attachment are the number of policies in force and annualized premium. In jurisdictions where the company has not yet reached a decision regarding a rate increase filing or the prior reduced rate increase was phased-in over multiple years, Attachment 7 indicates "TBD" (to be determined).

As part of this rate increase process, an increase has been or is expected to be requested in all jurisdictions, except where limited by regulatory requirements or the limited amount of in-force business. The company anticipates requesting an actuarially equivalent cumulative rate increase level in all jurisdictions.

E. Microsoft Excel spreadsheet containing all numerical data

An Excel workbook containing the values shown in Exhibits I and II of the actuarial memorandum and Attachments 1 through 7 of this supplement is enclosed with this filing, as required.

F. Description of Attachments and Enclosure

Attachment 1: Nationwide Actual and Projected Written Premium and Paid Claims
Attachment 2: Pennsylvania-Specific Actual and Projected Experience
Attachment 3: Pennsylvania-Specific Actual and Projected Written Premium and Paid Claims
Attachment 4: Nationwide and Pennsylvania-Specific Claims and Reserve Balances
Attachment 5: Nationwide Actual and Projected Experience by Policy Year
Attachment 6: Pennsylvania-Specific Actual and Projected Experience by Policy Year
Attachment 7: Status Listing

Enclosure: Exhibits and Attachments in Excel

Attachment 1-a
MedAmerica, CICA, and CLICNY
Written Premium and Paid Claim Experience and Projections by Calendar Year
Nationwide Experience Before Requested Rate Increase
515, 700, and 780 Series

	Calendar Year	Actual or Projected Experience using Current Assumptions			
		Without Interest			Cumulative Loss Ratio w/ Max. Val. Interest
		Written Premium	Paid Claims	Loss Ratio	
Historical Experience	1997	8,976	0	0%	0%
	1998	546,203	0	0%	0%
	1999	2,172,401	0	0%	0%
	2000	4,113,275	30,470	1%	0%
	2001	6,254,052	59,391	1%	1%
	2002	8,411,385	62,957	1%	1%
	2003	9,370,180	271,339	3%	1%
	2004	9,685,450	275,365	3%	2%
	2005	10,183,367	721,834	7%	3%
	2006	11,539,366	1,077,814	9%	4%
	2007	12,186,114	1,749,755	14%	5%
	2008	11,904,700	2,126,726	18%	7%
	2009	11,135,406	2,419,276	22%	8%
	2010	10,498,999	2,653,705	25%	10%
	2011	9,936,799	3,403,200	34%	11%
	2012	9,481,249	4,159,473	44%	13%
	2013	9,009,229	4,680,155	52%	15%
	2014	8,516,217	4,718,039	55%	17%
	2015	8,408,405	6,237,727	74%	19%
	2016	8,224,471	6,518,618	79%	21%
	2017	7,877,973	7,134,910	91%	23%
	2018	7,475,414	8,490,202	114%	26%
Projected Future Experience (50 Years)	2019	7,251,512	6,589,754	91%	27%
	2020	6,987,110	7,773,684	111%	29%
	2021	6,630,527	8,716,249	131%	31%
	2022	6,241,840	9,594,198	154%	34%
	2023	5,827,548	10,470,718	180%	36%
	2024	5,415,791	11,297,729	209%	38%
	2025	5,009,256	12,072,559	241%	41%
	2026	4,610,213	12,808,957	278%	43%
	2027	4,221,143	13,497,415	320%	46%
	2028	3,844,325	14,121,369	367%	48%
	2029	3,481,344	14,671,614	421%	51%
	2030	3,133,965	15,148,183	483%	53%
	2031	2,804,353	15,535,701	554%	56%
	2032	2,494,512	15,818,748	634%	58%
	2033	2,205,955	15,993,635	725%	61%
	2034	1,939,715	16,061,978	828%	63%
	2035	1,696,293	16,032,289	945%	65%
	2036	1,475,670	15,909,525	1,078%	67%
	2037	1,277,425	15,702,577	1,229%	69%
	2038	1,100,631	15,417,191	1,401%	71%
	2039	943,979	15,055,413	1,595%	73%
	2040	806,051	14,614,491	1,813%	75%
	2041	685,381	14,101,192	2,057%	76%
	2042	580,396	13,524,759	2,330%	78%
	2043	489,544	12,895,866	2,634%	79%
	2044	411,275	12,229,711	2,974%	80%
	2045	344,123	11,538,718	3,353%	81%
	2046	286,802	10,827,515	3,775%	82%
	2047	238,136	10,100,158	4,241%	83%
	2048	197,033	9,368,879	4,755%	84%
	2049	162,493	8,643,251	5,319%	85%
	2050	133,602	7,935,596	5,940%	85%
	2051	109,568	7,262,551	6,628%	86%
	2052	89,661	6,633,905	7,399%	86%
	2053	73,240	6,046,391	8,256%	87%
	2054	59,742	5,498,038	9,203%	87%
	2055	48,680	4,986,178	10,243%	87%
	2056	39,626	4,502,231	11,362%	87%
	2057	32,209	4,040,504	12,545%	88%
	2058	26,143	3,604,336	13,787%	88%
	2059-2063	71,824	12,502,403	17,407%	89%
	2064-2068	22,127	5,916,710	26,740%	89%

With Interest Accum./Disc. To 12/31/2018 at Max. Val. Interest

History	275,377,907	71,143,614	26%
Future	60,809,211	227,407,001	374%
Lifetime	336,187,118	298,550,615	89%

Attachment 1-b
MedAmerica, CICA, and CLICNY
Written Premium and Paid Claim Experience and Projections by Calendar Year
Nationwide Experience After Requested Rate Increase
515, 700, and 780 Series

	Calendar Year	Actual or Projected Experience using Current Assumptions			
		Without Interest			Cumulative Loss Ratio w/ Max. Val. Interest
		Written Premium	Paid Claims	Loss Ratio	
Historical Experience	1997	8,976	0	0%	0%
	1998	546,203	0	0%	0%
	1999	2,172,401	0	0%	0%
	2000	4,113,275	30,470	1%	0%
	2001	6,254,052	59,391	1%	1%
	2002	8,411,385	62,957	1%	1%
	2003	9,370,180	271,339	3%	1%
	2004	9,685,450	275,365	3%	2%
	2005	10,183,367	721,834	7%	3%
	2006	11,539,366	1,077,814	9%	4%
	2007	12,186,114	1,749,755	14%	5%
	2008	11,904,700	2,126,726	18%	7%
	2009	11,135,406	2,419,276	22%	8%
	2010	10,498,999	2,653,705	25%	10%
	2011	9,936,799	3,403,200	34%	11%
	2012	9,481,249	4,159,473	44%	13%
	2013	9,009,229	4,680,155	52%	15%
	2014	8,516,217	4,718,039	55%	17%
	2015	8,408,405	6,237,727	74%	19%
	2016	8,224,471	6,518,618	79%	21%
	2017	7,877,973	7,134,910	91%	23%
	2018	7,475,414	8,490,202	114%	26%
Projected Future Experience (50 Years)	2019	7,251,606	6,589,754	91%	27%
	2020	7,364,819	7,760,751	105%	29%
	2021	8,087,567	8,612,797	106%	31%
	2022	7,748,619	9,370,041	121%	33%
	2023	7,246,865	10,131,635	140%	35%
	2024	6,743,590	10,852,886	161%	37%
	2025	6,245,040	11,530,018	185%	40%
	2026	5,754,178	12,176,411	212%	42%
	2027	5,274,169	12,783,002	242%	44%
	2028	4,807,955	13,333,884	277%	46%
	2029	4,357,715	13,818,377	317%	48%
	2030	3,925,832	14,235,827	363%	51%
	2031	3,515,217	14,571,602	415%	53%
	2032	3,128,559	14,811,887	473%	55%
	2033	2,767,950	14,953,256	540%	57%
	2034	2,434,850	14,997,280	616%	59%
	2035	2,130,001	14,951,669	702%	61%
	2036	1,853,468	14,820,947	800%	63%
	2037	1,604,815	14,613,285	911%	65%
	2038	1,382,957	14,334,205	1,036%	66%
	2039	1,186,273	13,985,717	1,179%	68%
	2040	1,013,019	13,565,950	1,339%	70%
	2041	861,393	13,081,536	1,519%	71%
	2042	729,445	12,540,898	1,719%	72%
	2043	615,238	11,953,492	1,943%	73%
	2044	516,845	11,333,157	2,193%	74%
	2045	432,428	10,690,889	2,472%	75%
	2046	360,375	10,030,446	2,783%	76%
	2047	299,203	9,355,564	3,127%	77%
	2048	247,538	8,677,754	3,506%	78%
	2049	204,135	8,005,770	3,922%	78%
	2050	167,840	7,350,922	4,380%	79%
	2051	137,649	6,728,476	4,888%	79%
	2052	112,639	6,147,379	5,458%	80%
	2053	92,013	5,604,539	6,091%	80%
	2054	75,050	5,098,134	6,793%	80%
	2055	61,140	4,625,528	7,565%	81%
	2056	49,746	4,178,606	8,400%	81%
	2057	40,401	3,752,025	9,287%	81%
	2058	32,751	3,348,733	10,225%	81%
	2059-2063	89,486	11,629,809	12,996%	82%
	2064-2068	27,092	5,519,667	20,374%	82%

With Interest Accum./Disc. To 12/31/2018 at Max. Val. Interest

History	275,377,907	71,143,614	26%
Future	72,671,229	214,950,200	296%
Lifetime	348,049,136	286,093,814	82%

Attachment 2-a
MedAmerica
Actual and Projected Experience using Current Assumptions by Calendar Year
Pennsylvania-Specific Experience Before Requested Rate Increase
515 and 780 Series

		Loss Ratio Demonstration						
		Without Interest			D End of Year Lives	With Max. Val. Interest		
	Calendar Year	A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1999	48,447	0	0%	126	114,296	0	0%
	2000	254,666	91,218	36%	326	574,941	205,936	36%
	2001	364,003	0	0%	386	786,395	0	0%
	2002	388,780	0	0%	440	803,753	0	0%
	2003	398,558	58,576	15%	451	788,486	115,884	15%
	2004	391,196	0	0%	423	740,595	0	0%
	2005	379,170	0	0%	411	686,916	0	0%
	2006	396,634	183,046	46%	442	684,803	317,332	46%
	2007	452,244	218,956	48%	463	741,142	363,240	49%
	2008	448,838	204,303	46%	447	704,151	324,337	46%
	2009	419,562	191,388	46%	421	630,773	290,750	46%
	2010	395,561	281,743	71%	402	569,929	409,583	72%
	2011	373,398	275,705	74%	380	515,541	383,545	74%
	2012	359,072	105,670	29%	369	474,958	140,672	30%
	2013	341,283	182,971	54%	356	432,529	233,089	54%
	2014	326,490	370,084	113%	320	396,276	451,153	114%
	2015	316,354	44,846	14%	297	367,816	52,315	14%
	2016	325,070	186,513	57%	271	362,071	208,209	58%
	2017	314,964	491,221	156%	259	336,016	524,749	156%
	2018	293,656	350,275	119%	239	300,055	358,051	119%
Projected Future Experience (50 Years)	2019	274,292	345,589	126%	227	268,446	338,109	126%
	2020	274,131	375,967	137%	212	256,978	352,090	137%
	2021	269,698	404,589	150%	200	242,190	362,701	150%
	2022	255,001	436,855	171%	189	219,387	374,907	171%
	2023	238,395	468,137	196%	177	196,505	384,620	196%
	2024	221,814	499,016	225%	165	175,191	392,518	224%
	2025	205,318	523,630	255%	153	155,397	394,355	254%
	2026	188,964	548,336	290%	141	137,069	395,415	288%
	2027	172,928	569,131	329%	130	120,234	393,020	327%
	2028	157,369	590,534	375%	118	104,893	390,561	372%
	2029	142,367	604,332	424%	107	90,985	382,854	421%
	2030	128,036	610,417	477%	97	78,467	370,490	472%
	2031	114,500	612,452	535%	86	67,303	356,155	529%
	2032	101,849	611,092	600%	77	57,428	340,483	593%
	2033	90,137	606,245	673%	68	48,761	323,606	664%
	2034	79,407	600,678	756%	60	41,219	307,193	745%
	2035	69,673	605,221	869%	53	34,710	296,475	854%
	2036	60,919	602,816	990%	46	29,131	282,928	971%
	2037	53,099	594,792	1,120%	41	24,377	267,545	1,098%
	2038	46,150	578,671	1,254%	35	20,345	249,598	1,227%
	2039	40,019	561,705	1,404%	31	16,945	232,367	1,371%
	2040	34,622	534,409	1,544%	27	14,083	212,223	1,507%
	2041	29,868	505,922	1,694%	23	11,673	192,903	1,653%
	2042	25,691	481,971	1,876%	20	9,648	176,564	1,830%
	2043	22,040	462,790	2,100%	17	7,954	162,893	2,048%
	2044	18,850	444,258	2,357%	15	6,537	150,240	2,298%
	2045	16,054	422,533	2,632%	13	5,350	137,200	2,564%
	2046	13,603	403,581	2,967%	11	4,355	125,793	2,888%
	2047	11,462	384,448	3,354%	10	3,525	114,970	3,262%
	2048	9,604	364,703	3,797%	8	2,836	104,442	3,683%
	2049	7,994	337,245	4,219%	7	2,265	92,445	4,081%
	2050	6,612	310,538	4,697%	6	1,797	81,466	4,532%
	2051	5,436	286,126	5,263%	5	1,417	71,823	5,068%
	2052	4,440	259,487	5,845%	4	1,109	62,231	5,609%
	2053	3,599	227,583	6,324%	3	862	52,181	6,056%
	2054	2,896	196,932	6,799%	3	664	43,231	6,507%
	2055	2,318	168,917	7,288%	2	509	35,505	6,971%
	2056	1,845	143,596	7,783%	2	388	28,937	7,449%
	2057	1,460	120,721	8,269%	2	295	23,412	7,946%
	2058	1,147	101,970	8,891%	1	222	19,101	8,601%
	2059-2063	2,864	303,717	10,606%	3	503	52,163	10,363%
	2064-2068	684	92,366	13,496%	1	101	13,442	13,323%
History		6,987,947	3,236,515	46%	7,229	11,011,441	4,378,844	40%
Future		3,407,154	17,904,018	525%	2,596	2,462,057	9,141,153	371%
Lifetime		10,395,102	21,140,533	203%	9,825	13,473,499	13,519,997	100%

Attachment 2-b
MedAmerica
Actual and Projected Experience using Current Assumptions by Calendar Year
Pennsylvania-Specific Experience After Requested Rate Increase
515 and 780 Series

		Loss Ratio Demonstration						
		Without Interest			D End of Year Lives	With Max. Val. Interest		
	Calendar Year	A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1999	48,447	0	0%	126	114,296	0	0%
	2000	254,666	91,218	36%	326	574,941	205,936	36%
	2001	364,003	0	0%	386	786,395	0	0%
	2002	388,780	0	0%	440	803,753	0	0%
	2003	398,558	58,576	15%	451	788,486	115,884	15%
	2004	391,196	0	0%	423	740,595	0	0%
	2005	379,170	0	0%	411	686,916	0	0%
	2006	396,634	183,046	46%	442	684,803	317,332	46%
	2007	452,244	218,956	48%	463	741,142	363,240	49%
	2008	448,838	204,303	46%	447	704,151	324,337	46%
	2009	419,562	191,388	46%	421	630,773	290,750	46%
	2010	395,561	281,743	71%	402	569,929	409,583	72%
	2011	373,398	275,705	74%	380	515,541	383,545	74%
	2012	359,072	105,670	29%	369	474,958	140,672	30%
	2013	341,283	182,971	54%	356	432,529	233,089	54%
	2014	326,490	370,084	113%	320	396,276	451,153	114%
	2015	316,354	44,846	14%	297	367,816	52,315	14%
	2016	325,070	186,513	57%	271	362,071	208,209	58%
	2017	314,964	491,221	156%	259	336,016	524,749	156%
	2018	293,656	350,275	119%	239	300,055	358,051	119%
Projected Future Experience (50 Years)	2019	274,292	345,589	126%	227	268,446	338,109	126%
	2020	274,514	375,840	137%	211	257,336	351,970	137%
	2021	295,852	393,318	133%	194	265,619	352,604	133%
	2022	294,947	417,423	142%	182	253,630	358,249	141%
	2023	275,819	446,624	162%	171	227,203	366,972	162%
	2024	256,680	475,356	185%	159	202,560	373,946	185%
	2025	237,605	498,150	210%	148	179,650	375,215	209%
	2026	218,663	521,044	238%	136	158,417	375,796	237%
	2027	200,066	540,188	270%	125	138,902	373,111	269%
	2028	182,013	559,881	308%	114	121,115	370,384	306%
	2029	164,599	572,471	348%	103	104,989	362,784	346%
	2030	147,964	577,922	391%	93	90,480	350,902	388%
	2031	132,264	579,423	438%	83	77,550	337,103	435%
	2032	117,603	577,644	491%	74	66,124	322,020	487%
	2033	104,040	572,511	550%	66	56,105	305,787	545%
	2034	91,616	566,717	619%	58	47,391	290,027	612%
	2035	80,347	570,267	710%	51	39,873	279,567	701%
	2036	70,211	567,458	808%	44	33,432	266,562	797%
	2037	61,147	559,586	915%	39	27,943	251,951	902%
	2038	53,087	544,401	1,025%	34	23,286	235,072	1,010%
	2039	45,969	528,531	1,150%	29	19,358	218,911	1,131%
	2040	39,701	503,305	1,268%	26	16,054	200,150	1,247%
	2041	34,179	476,968	1,395%	22	13,274	182,149	1,372%
	2042	29,333	455,021	1,551%	19	10,943	166,985	1,526%
	2043	25,106	437,499	1,743%	17	8,997	154,291	1,715%
	2044	21,423	420,504	1,963%	14	7,375	142,508	1,932%
	2045	18,209	400,252	2,198%	12	6,021	130,260	2,163%
	2046	15,401	382,530	2,484%	11	4,891	119,519	2,444%
	2047	12,960	364,512	2,813%	9	3,952	109,284	2,765%
	2048	10,852	345,532	3,184%	8	3,176	99,210	3,123%
	2049	9,033	319,214	3,534%	7	2,537	87,736	3,458%
	2050	7,477	293,654	3,927%	6	2,014	77,246	3,836%
	2051	6,156	270,297	4,390%	5	1,589	68,037	4,281%
	2052	5,038	244,714	4,858%	4	1,246	58,850	4,722%
	2053	4,093	214,347	5,237%	3	970	49,282	5,081%
	2054	3,303	185,378	5,613%	3	750	40,809	5,444%
	2055	2,650	158,934	5,998%	2	576	33,503	5,818%
	2056	2,114	135,127	6,392%	2	440	27,311	6,206%
	2057	1,675	113,804	6,794%	1	334	22,142	6,626%
	2058	1,316	96,442	7,327%	1	252	18,129	7,198%
	2059-2063	3,268	289,841	8,869%	3	567	49,973	8,808%
	2064-2068	759	89,330	11,775%	1	110	13,055	11,825%
History		6,987,947	3,236,515	46%	7,229	11,011,441	4,378,844	40%
Future		3,833,343	16,987,549	443%	2,516	2,745,477	8,707,468	317%
Lifetime		10,821,290	20,224,064	187%	9,745	13,756,919	13,086,312	95%

Attachment 3-a
MedAmerica
Written Premium and Paid Claim Experience and Projections by Calendar Year
Pennsylvania-Specific Experience Before Requested Rate Increase
515 and 780 Series

	Calendar Year	Actual or Projected Experience using Current Assumptions			
		Without Interest			Cumulative Loss Ratio w/ Max. Val. Interest
		Written Premium	Paid Claims	Loss Ratio	
Historical Experience	1999	76,792	0	0%	0%
	2000	291,307	0	0%	0%
	2001	370,885	644	0%	0%
	2002	388,969	0	0%	0%
	2003	396,064	24,761	6%	2%
	2004	386,122	43,906	11%	3%
	2005	374,822	13,879	4%	3%
	2006	398,224	21,142	5%	4%
	2007	451,830	106,549	24%	6%
	2008	445,584	153,270	34%	9%
	2009	416,357	110,176	26%	11%
	2010	393,024	235,117	60%	14%
	2011	370,888	287,307	77%	18%
	2012	357,607	284,773	80%	21%
	2013	339,475	241,872	71%	24%
	2014	321,767	288,575	90%	26%
	2015	317,775	253,908	80%	28%
	2016	321,313	166,668	52%	29%
	2017	313,170	283,338	90%	31%
	2018	291,138	345,793	119%	33%
Projected Future Experience (50 Years)	2019	272,335	199,152	73%	34%
	2020	274,808	257,925	94%	36%
	2021	267,330	303,525	114%	37%
	2022	252,595	344,876	137%	39%
	2023	236,026	385,473	163%	41%
	2024	219,504	423,954	193%	43%
	2025	203,080	458,927	226%	45%
	2026	186,816	491,323	263%	47%
	2027	170,897	521,129	305%	50%
	2028	155,465	548,779	353%	52%
	2029	140,590	573,169	408%	55%
	2030	126,394	593,397	469%	57%
	2031	113,001	609,181	539%	59%
	2032	100,486	620,623	618%	62%
	2033	88,907	627,918	706%	64%
	2034	78,306	631,654	807%	66%
	2035	68,695	634,401	924%	68%
	2036	60,049	635,886	1,059%	71%
	2037	52,329	635,160	1,214%	72%
	2038	45,477	630,913	1,387%	74%
	2039	39,427	623,404	1,581%	76%
	2040	34,103	611,585	1,793%	78%
	2041	29,414	595,610	2,025%	80%
	2042	25,296	576,992	2,281%	81%
	2043	21,697	557,507	2,569%	82%
	2044	18,555	537,778	2,898%	84%
	2045	15,800	517,398	3,275%	85%
	2046	13,385	496,762	3,711%	86%
	2047	11,279	476,251	4,223%	87%
	2048	9,450	455,682	4,822%	88%
	2049	7,865	433,711	5,514%	89%
	2050	6,504	410,328	6,309%	90%
	2051	5,346	386,348	7,227%	90%
	2052	4,364	361,465	8,283%	91%
	2053	3,534	334,736	9,471%	92%
	2054	2,841	306,451	10,785%	92%
	2055	2,271	277,513	12,220%	92%
	2056	1,805	248,677	13,778%	93%
	2057	1,425	220,572	15,482%	93%
	2058	1,117	194,007	17,375%	93%
	2059-2063	2,773	642,590	23,176%	94%
	2064-2068	654	270,100	41,287%	94%

With Interest Accum./Disc. To 12/31/2018 at Max. Val. Interest

History	11,121,345	3,701,668	33%
Future	2,439,106	9,109,253	373%
Lifetime	13,560,451	12,810,920	94%

Attachment 3-b
MedAmerica
Written Premium and Paid Claim Experience and Projections by Calendar Year
Pennsylvania-Specific Experience After Requested Rate Increase
515 and 780 Series

	Calendar Year	Actual or Projected Experience using Current Assumptions			
		Without Interest			Cumulative Loss Ratio w/ Max. Val. Interest
		Written Premium	Paid Claims	Loss Ratio	
Historical Experience	1999	76,792	0	0%	0%
	2000	291,307	0	0%	0%
	2001	370,885	644	0%	0%
	2002	388,969	0	0%	0%
	2003	396,064	24,761	6%	2%
	2004	386,122	43,906	11%	3%
	2005	374,822	13,879	4%	3%
	2006	398,224	21,142	5%	4%
	2007	451,830	106,549	24%	6%
	2008	445,584	153,270	34%	9%
	2009	416,357	110,176	26%	11%
	2010	393,024	235,117	60%	14%
	2011	370,888	287,307	77%	18%
	2012	357,607	284,773	80%	21%
	2013	339,475	241,872	71%	24%
	2014	321,767	288,575	90%	26%
	2015	317,775	253,908	80%	28%
	2016	321,313	166,668	52%	29%
	2017	313,170	283,338	90%	31%
	2018	291,138	345,793	119%	33%
Projected Future Experience (50 Years)	2019	272,335	199,152	73%	34%
	2020	275,684	257,900	94%	36%
	2021	299,218	301,302	101%	37%
	2022	292,147	338,624	116%	39%
	2023	273,051	375,149	137%	40%
	2024	253,971	409,915	161%	42%
	2025	234,972	441,543	188%	44%
	2026	216,125	470,911	218%	46%
	2027	197,659	497,999	252%	49%
	2028	179,749	523,205	291%	51%
	2029	162,477	545,461	336%	53%
	2030	145,995	563,904	386%	55%
	2031	130,460	578,213	443%	57%
	2032	115,957	588,446	507%	59%
	2033	102,547	594,763	580%	62%
	2034	90,275	597,718	662%	64%
	2035	79,151	599,700	758%	66%
	2036	69,142	600,492	868%	67%
	2037	60,200	599,249	995%	69%
	2038	52,255	594,801	1,138%	71%
	2039	45,235	587,413	1,299%	73%
	2040	39,055	576,143	1,475%	74%
	2041	33,615	561,121	1,669%	76%
	2042	28,842	543,764	1,885%	77%
	2043	24,680	525,715	2,130%	78%
	2044	21,057	507,499	2,410%	80%
	2045	17,893	488,662	2,731%	81%
	2046	15,131	469,542	3,103%	82%
	2047	12,734	450,474	3,538%	83%
	2048	10,663	431,207	4,044%	84%
	2049	8,876	410,466	4,624%	84%
	2050	7,346	388,283	5,286%	85%
	2051	6,047	365,466	6,044%	86%
	2052	4,945	341,724	6,910%	86%
	2053	4,015	316,217	7,876%	87%
	2054	3,236	289,278	8,940%	87%
	2055	2,592	261,777	10,098%	88%
	2056	2,064	234,437	11,356%	88%
	2057	1,631	207,878	12,742%	88%
	2058	1,279	182,866	14,302%	89%
	2059-2063	3,154	607,314	19,256%	89%
	2064-2068	720	257,399	35,727%	90%

With Interest Accum./Disc. To 12/31/2018 at Max. Val. Interest			
History	11,121,345	3,701,668	33%
Future	2,724,398	8,701,209	319%
Lifetime	13,845,742	12,402,877	90%

Attachment 4
MedAmerica, CICA, and CLICNY
Breakdown of Historical Incurred Claims and Reserve Balances at December 31, 2018
515, 700, and 780 Series

Nationwide Experience						Year-End Active Life Reserve ^[3]
Incurred Year	Discounted to the Year of Incurral					
	Incurred Claims ^[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve ^[2]	
1997	0	0	0		0	
1998	0	0	0		0	
1999	43,198	43,198	0		0	
2000	190,025	190,025	0		0	
2001	263,180	263,180	0		0	
2002	587,804	587,804	0		0	
2003	266,048	266,048	0		0	
2004	1,042,726	1,042,726	0		0	
2005	2,973,894	2,702,914	270,980		270,980	
2006	2,699,982	2,645,489	54,493		54,493	
2007	1,713,599	1,713,599	0		0	
2008	2,416,335	2,416,335	0		0	
2009	4,269,502	4,067,709	201,793		201,793	
2010	3,171,158	3,171,158	0		0	
2011	5,727,829	5,428,957	298,871		298,871	
2012	4,002,816	3,712,357	290,459		290,459	
2013	5,614,294	5,017,644	596,650		596,650	
2014	5,623,390	5,134,035	489,355		489,355	
2015	6,037,151	4,744,665	1,292,487		1,292,487	
2016	8,432,852	4,716,883	3,715,969		3,715,969	
2017	8,978,380	3,393,206	5,585,174		5,585,174	
2018	10,119,733	653,836	7,208,776	2,257,121	9,465,896	125,192,305

Pennsylvania-Specific Experience						Year-End Active Life Reserve ^[3]
Incurred Year	Discounted to the Year of Incurral					
	Incurred Claims ^[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve ^[2]	
1999	0	0	0		0	
2000	91,218	91,218	0		0	
2001	0	0	0		0	
2002	0	0	0		0	
2003	58,576	58,576	0		0	
2004	0	0	0		0	
2005	0	0	0		0	
2006	183,046	183,046	0		0	
2007	218,956	218,956	0		0	
2008	204,303	204,303	0		0	
2009	191,388	191,388	0		0	
2010	281,743	281,743	0		0	
2011	275,705	275,705	0		0	
2012	105,670	105,670	0		0	
2013	182,971	182,971	0		0	
2014	370,084	329,337	40,747		40,747	
2015	44,846	44,846	0		0	
2016	186,513	186,513	0		0	
2017	491,221	226,877	264,344		264,344	
2018	350,275	42,062	215,800	92,413	308,213	5,209,890

[1] Incurred claims are the sum of paid claims, disabled life reserve, and incurred but not reported (IBNR) reserve.

[2] Claim reserve is the sum of disabled life reserve and IBNR reserve.

[3] Active life reserve is defined as interpolated terminal reserves plus unearned premium reserves.

Attachment 5-a
MedAmerica, CICA, and CLICNY
Nationwide Experience and Projections by Policy Year - Before Requested Rate Increase
515, 700, and 780 Series

Policy Year	Actual and Projected Experience using Current Assumptions				
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Max. Val. Interest
1	18,133,511	387,944	2%	14,325	2%
2	15,263,438	778,702	5%	12,706	3%
3	13,860,922	1,593,669	11%	11,708	6%
4	12,970,019	1,913,373	15%	10,970	8%
5	12,282,619	1,260,332	10%	10,366	8%
6	11,704,774	3,279,842	28%	9,900	10%
7	11,186,883	2,734,622	24%	9,435	12%
8	10,631,175	4,040,890	38%	8,990	14%
9	10,149,733	3,293,531	32%	8,580	15%
10	9,743,206	5,262,113	54%	8,194	18%
11	9,331,242	3,644,165	39%	7,835	19%
12	8,950,066	7,398,541	83%	7,428	22%
13	8,557,064	6,330,594	74%	7,011	24%
14	8,234,238	5,666,566	69%	6,585	26%
15	7,962,761	7,279,785	91%	6,223	28%
16	7,693,838	8,146,148	106%	5,855	30%
17	7,390,744	11,561,095	156%	5,501	34%
18	7,046,016	10,394,213	148%	5,170	36%
19	6,711,073	11,085,997	165%	4,873	39%
20	6,360,303	11,328,550	178%	4,577	42%
21	5,997,238	12,393,954	207%	4,286	44%
22	5,598,928	13,146,585	235%	3,996	47%
23	5,182,301	14,092,312	272%	3,708	50%
24	4,758,456	15,049,202	316%	3,421	53%
25	4,339,169	15,705,241	362%	3,139	56%
26	3,930,212	16,173,734	412%	2,862	59%
27	3,535,643	16,469,438	466%	2,594	62%
28	3,159,182	16,552,918	524%	2,337	65%
29	2,803,294	16,380,170	584%	2,093	67%
30	2,470,789	16,131,425	653%	1,864	70%
31	2,164,150	15,828,608	731%	1,651	72%
32	1,884,306	15,495,858	822%	1,455	74%
33	1,631,325	15,080,720	924%	1,276	77%
34	1,404,737	14,657,341	1,043%	1,114	79%
35	1,203,572	14,174,747	1,178%	968	80%
36	1,026,400	13,644,899	1,329%	838	82%
37	871,467	13,045,126	1,497%	722	84%
38	736,814	12,392,288	1,682%	620	85%
39	620,460	11,682,208	1,883%	530	86%
40	520,473	10,928,271	2,100%	451	88%
41	434,971	10,113,268	2,325%	383	89%
42	362,201	9,305,570	2,569%	324	90%
43	300,559	8,538,570	2,841%	273	90%
44	248,585	7,864,886	3,164%	230	91%
45	204,967	7,224,355	3,525%	193	92%
46	168,488	6,620,018	3,929%	161	92%
47	138,086	6,038,409	4,373%	135	93%
48	112,931	5,494,397	4,865%	112	93%
49	92,155	4,932,484	5,352%	93	94%
50	75,045	4,369,707	5,823%	77	94%
51-55	208,780	14,524,856	6,957%	226	95%
56-60	69,679	6,508,010	9,340%	82	95%
61-65	21,179	2,537,630	11,982%	26	95%
66-70	5,560	753,912	13,560%	7	95%
Total	260,445,726	491,231,788	189%	208,478	95%

Attachment 5-b
MedAmerica, CICA, and CLICNY
Nationwide Experience and Projections by Policy Year - After Requested Rate Increase
515, 700, and 780 Series

Policy Year	Actual and Projected Experience using Current Assumptions				
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Max. Val. Interest
1	18,133,511	387,944	2%	14,325	2%
2	15,263,438	778,702	5%	12,706	3%
3	13,860,922	1,593,669	11%	11,708	6%
4	12,970,019	1,913,373	15%	10,970	8%
5	12,282,619	1,260,332	10%	10,366	8%
6	11,704,774	3,279,842	28%	9,900	10%
7	11,186,883	2,734,622	24%	9,435	12%
8	10,631,175	4,040,890	38%	8,990	14%
9	10,149,733	3,293,531	32%	8,580	15%
10	9,743,206	5,262,113	54%	8,194	18%
11	9,331,242	3,644,165	39%	7,835	19%
12	8,950,449	7,398,529	83%	7,428	22%
13	8,569,793	6,329,881	74%	7,007	24%
14	8,302,452	5,661,471	68%	6,571	26%
15	8,147,426	7,262,376	89%	6,198	28%
16	7,979,808	8,110,031	102%	5,819	30%
17	7,749,356	11,503,228	148%	5,453	33%
18	7,534,722	10,293,152	137%	5,101	36%
19	7,434,196	10,899,527	147%	4,775	39%
20	7,359,558	11,003,816	150%	4,452	41%
21	7,176,024	11,921,130	166%	4,141	43%
22	6,899,424	12,510,887	181%	3,843	46%
23	6,473,167	13,332,113	206%	3,558	48%
24	5,971,782	14,191,816	238%	3,281	51%
25	5,457,751	14,778,542	271%	3,008	54%
26	4,953,142	15,189,003	307%	2,741	56%
27	4,464,459	15,438,924	346%	2,483	59%
28	3,996,566	15,489,633	388%	2,236	61%
29	3,552,735	15,301,867	431%	2,001	63%
30	3,136,740	15,043,938	480%	1,781	66%
31	2,751,975	14,738,208	536%	1,576	68%
32	2,399,849	14,407,016	600%	1,388	70%
33	2,080,703	14,003,499	673%	1,217	72%
34	1,794,170	13,596,634	758%	1,061	73%
35	1,539,233	13,137,766	854%	922	75%
36	1,314,253	12,637,522	962%	797	76%
37	1,117,141	12,074,968	1,081%	687	78%
38	945,531	11,463,777	1,212%	589	79%
39	797,005	10,799,821	1,355%	503	80%
40	669,186	10,095,853	1,509%	428	81%
41	559,732	9,336,559	1,668%	363	82%
42	466,452	8,584,659	1,840%	307	83%
43	387,346	7,873,164	2,033%	259	84%
44	320,569	7,250,338	2,262%	218	84%
45	264,467	6,660,076	2,518%	183	85%
46	217,497	6,104,437	2,807%	153	85%
47	178,307	5,570,988	3,124%	128	86%
48	145,845	5,071,386	3,477%	106	86%
49	119,003	4,555,041	3,828%	88	87%
50	96,875	4,037,163	4,167%	73	87%
51-55	268,823	13,443,232	5,001%	213	88%
56-60	88,880	6,046,131	6,803%	77	88%
61-65	26,644	2,358,502	8,852%	25	88%
66-70	6,863	703,872	10,256%	6	88%
Total	277,923,421	464,399,661	167%	206,254	88%

Attachment 6-a
MedAmerica
Pennsylvania-Specific Experience and Projections by Policy Year - Before Requested Rate Increase
515 and 780 Series

Policy Year	Actual and Projected Experience using Current Assumptions				
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Max. Val. Interest
1	689,905	91,218	13%	630	13%
2	585,866	0	0%	570	7%
3	527,771	0	0%	526	5%
4	498,254	58,576	12%	492	7%
5	468,067	0	0%	466	6%
6	443,542	301,405	68%	445	13%
7	420,962	4,369	1%	425	12%
8	403,019	310,557	77%	412	17%
9	385,462	39,299	10%	395	17%
10	370,382	461,396	125%	383	24%
11	355,607	68,584	19%	369	23%
12	338,011	84,924	25%	345	23%
13	324,307	316,615	98%	329	27%
14	309,054	318,720	103%	303	29%
15	303,742	276,715	91%	280	31%
16	309,329	194,124	63%	261	32%
17	309,477	300,441	97%	245	34%
18	289,579	296,827	103%	231	36%
19	274,574	602,382	219%	215	40%
20	262,400	373,973	143%	203	42%
21	255,347	433,187	170%	190	45%
22	241,651	465,765	193%	177	47%
23	224,872	502,719	224%	165	50%
24	207,564	541,995	261%	152	52%
25	190,411	570,673	300%	140	55%
26	173,502	591,828	341%	128	58%
27	157,017	610,286	389%	116	61%
28	141,169	624,112	442%	105	63%
29	126,077	628,560	499%	94	66%
30	111,879	630,194	563%	83	69%
31	98,721	632,102	640%	74	71%
32	86,668	631,310	728%	65	73%
33	75,723	627,565	829%	57	76%
34	65,862	627,919	953%	50	78%
35	57,045	625,665	1,097%	44	80%
36	49,205	623,759	1,268%	38	82%
37	42,268	618,809	1,464%	33	84%
38	36,161	608,421	1,683%	29	86%
39	30,800	582,418	1,891%	25	88%
40	26,110	548,930	2,102%	21	89%
41	22,033	511,394	2,321%	18	91%
42	18,502	470,704	2,544%	15	92%
43	15,459	429,197	2,776%	13	93%
44	12,860	394,828	3,070%	11	94%
45	10,666	369,037	3,460%	10	95%
46	8,820	341,458	3,872%	8	95%
47	7,274	315,252	4,334%	7	96%
48	5,993	293,597	4,899%	6	97%
49	4,939	276,165	5,591%	5	97%
50	4,074	255,449	6,270%	4	98%
51-55	11,840	1,012,741	8,553%	13	99%
56-60	4,152	490,355	11,811%	5	100%
61-65	1,067	143,576	13,457%	1	100%
66-70	160	26,600	16,609%	0	100%
Total	10,395,200	21,156,695	204%	9,426	100%

Attachment 6-b
MedAmerica
Pennsylvania-Specific Experience and Projections by Policy Year - After Requested Rate Increase
515 and 780 Series

Policy Year	Actual and Projected Experience using Current Assumptions				
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Max. Val. Interest
1	689,905	91,218	13%	630	13%
2	585,866	0	0%	570	7%
3	527,771	0	0%	526	5%
4	498,254	58,576	12%	492	7%
5	468,067	0	0%	466	6%
6	443,542	301,405	68%	445	13%
7	420,962	4,369	1%	425	12%
8	403,019	310,557	77%	412	17%
9	385,462	39,299	10%	395	17%
10	370,382	461,396	125%	383	24%
11	355,607	68,584	19%	369	23%
12	338,011	84,924	25%	345	23%
13	324,307	316,615	98%	329	27%
14	309,054	318,720	103%	303	29%
15	303,742	276,715	91%	280	31%
16	309,329	194,124	63%	261	32%
17	309,477	300,441	97%	245	34%
18	289,808	296,797	102%	231	36%
19	276,138	602,087	218%	215	40%
20	268,202	372,615	139%	201	42%
21	270,990	427,966	158%	185	45%
22	274,114	451,346	165%	171	47%
23	262,109	482,580	184%	158	49%
24	243,423	518,546	213%	146	52%
25	223,682	545,234	244%	134	54%
26	204,165	564,706	277%	123	57%
27	185,086	581,453	314%	111	59%
28	166,701	593,687	356%	100	62%
29	149,146	597,036	400%	90	64%
30	132,585	597,733	451%	80	66%
31	117,195	598,698	511%	71	68%
32	103,056	597,215	580%	62	71%
33	90,177	593,012	658%	55	73%
34	78,541	592,776	755%	48	75%
35	68,107	590,166	867%	42	77%
36	58,809	588,093	1,000%	36	79%
37	50,563	583,253	1,154%	31	80%
38	43,290	573,375	1,324%	27	82%
39	36,897	548,918	1,488%	23	84%
40	31,299	517,547	1,654%	20	85%
41	26,431	482,331	1,825%	17	86%
42	22,215	443,861	1,998%	15	87%
43	18,582	404,488	2,177%	12	88%
44	15,480	371,749	2,401%	11	89%
45	12,861	347,016	2,698%	9	90%
46	10,657	320,536	3,008%	8	91%
47	8,810	295,379	3,353%	6	91%
48	7,280	274,638	3,773%	6	92%
49	6,018	257,906	4,286%	5	92%
50	4,979	238,290	4,786%	4	93%
51-55	14,569	944,666	6,484%	12	94%
56-60	5,143	458,336	8,912%	4	95%
61-65	1,327	134,253	10,120%	1	95%
66-70	201	24,786	12,334%	0	95%
Total	10,821,393	20,240,015	187%	9,346	95%

Attachment 7-1
MedAmerica, CICA, and CLICNY
Status of Filings as of June 24, 2020
All Jurisdictions in Which These Forms are In Force
515, 700, and 780 Series

Jurisdiction	Rate Series	12/31/2018 Policies In Force	12/31/2018 Annualized Premium ^[1]	First Round Nationwide Request			First Round Follow-Up		
				Requested Increase	Disposition Date	Average Filed Increase ^[2]	Requested Increase	Disposition Date	Average Filed Increase ^[2]
Arkansas	515 Series	126	\$145,862	38%	Disapproved	0%	38%	6/19/2015	18%
	780 Series	16	\$13,749	N/A			N/A		
Arizona	515 Series	4	\$4,186	Not Filed			Not Filed		
	780 Series	3	\$4,650	N/A			N/A		
California	515 Series	98	\$128,994	Not Filed			Not Filed		
	780 Series	37	\$52,638	N/A			N/A		
Colorado	515 Series	164	\$267,531	Not Filed			38%	3/30/2015	13%
Connecticut	515 Series	31	\$52,960	38%	Disapproved	0%	Not Filed		
Delaware	515 Series	6	\$13,271	38%	4/2/2014	38%	No Follow-Up		
	780 Series	2	\$1,761	N/A			N/A		
Florida	700 Series	66	\$110,533	N/A			N/A		
	780 Series	152	\$149,023	N/A			N/A		
Georgia	515 Series	92	\$155,488	38%	8/22/2014	15%	20%	7/28/2015	8%
	780 Series	3	\$3,292	N/A			N/A		
Iowa	515 Series	71	\$99,600	38%	4/4/2014	17%	18%	9/10/2015	18%
	780 Series	105	\$131,336	N/A			N/A		
Idaho	515 Series	126	\$145,435	38%	11/12/2014	20%	15%	Disapproved	0%
	780 Series	27	\$31,056	N/A			N/A		
Illinois	515 Series	226	\$409,163	38%	8/15/2014	38%	No Follow-Up		
	700 Series	4	\$10,405	N/A			N/A		
Indiana	515 Series	82	\$136,551	N/A			N/A		
	780 Series	61	\$94,119	Not Filed			38%	8/7/2015	10%
Kansas	515 Series	52	\$68,968	N/A			N/A		
	780 Series	5	\$5,838	38%	6/6/2014	38%	No Follow-Up		
Kentucky	515 Series	2	\$3,246	N/A			N/A		
	780 Series	94	\$91,344	38%	4/7/2014	15%	22%	4/18/2016	8%
Louisiana	515 Series	61	\$68,161	N/A			N/A		
	780 Series	28	\$32,373	38%	11/13/2014	20%	15%	Disapproved	0%
Massachusetts	515 Series	33	\$43,122	N/A			N/A		
	780 Series	26	\$31,475	Not Filed			Not Filed		
Maryland	515 Series	6	\$12,299	N/A			N/A		
	780 Series	9	\$26,674	38%	2/27/2015	22%	Not Filed		
Maine	515 Series	26	\$33,827	N/A			N/A		
	780 Series	26	\$33,337	N/A			N/A		
Michigan	515 Series	25	\$61,731	38%	2/3/2014	38%	No Follow-Up		
	700 Series	72	\$134,483	N/A			N/A		
Minnesota	515 Series	4	\$4,438	N/A			N/A		
	780 Series	381	\$533,415	Not Filed			38%	2/5/2016	29%
Missouri	515 Series	378	\$445,818	N/A			N/A		
	780 Series	167	\$305,966	38%	3/25/2014	20%	15%	5/4/2015	15%
Mississippi	515 Series	83	\$91,295	N/A			N/A		
	780 Series	4	\$3,343	Not Filed			Not Filed		
Montana	515 Series	47	\$56,680	38%	7/3/2014	15%	20%	Withdrawn	
	780 Series	1	\$2,009	N/A			N/A		
North Carolina	515 Series	259	\$304,699	38%	9/26/2014	20%	Not Filed		
	780 Series	81	\$101,197	N/A			N/A		
North Dakota	780 Series	26	\$26,111	N/A			N/A		
Nebraska	515 Series	15	\$18,305	38%	8/11/2014	38%	No Follow-Up		
	700 Series	10	\$16,438	N/A			N/A		
New Hampshire	515 Series	24	\$35,718	38%	3/23/2015	30%	Not Filed		
	700 Series	7	\$6,567	N/A			N/A		
New Mexico	515 Series	10	\$10,955	N/A			N/A		
	780 Series	6	\$4,644	N/A			N/A		
Nevada	515 Series	1	\$2,799	N/A			N/A		
	700 Series	10	\$14,790	38%	10/15/2014	38%	No Follow-Up		
New York	515 Series	1	\$817	N/A			N/A		
	780 Series	70	\$121,990	Not Filed			15%	7/20/2015	15%
Ohio	515 Series	30	\$45,986	38%	4/24/2015	25%	Not Filed		
	700 Series	6	\$6,579	N/A			N/A		
Oklahoma	515 Series	29	\$44,000	N/A			N/A		
	780 Series	38	\$69,526	38%	6/4/2014	25%	10%	1/25/2016	10%
Oregon	515 Series	7	\$8,641	N/A			N/A		
	780 Series	127	\$206,056	38%	5/13/2014	38%	No Follow-Up		
Pennsylvania	515 Series	27	\$50,790	N/A			N/A		
	780 Series	184	\$215,173	38%	5/13/2014	15%	20%	6/24/2015	20%
Rhode Island	515 Series	55	\$66,404	N/A			N/A		
	780 Series	12	\$20,815	38%	2/26/2019	38%	No Follow-Up		
South Carolina	515 Series	119	\$151,008	38%	3/17/2014	20%	Not Filed		
	780 Series	1	\$6,795	N/A			N/A		
South Dakota	515 Series	21	\$31,220	38%	1/6/2014	38%	No Follow-Up		
	780 Series	8	\$7,820	N/A			N/A		
Tennessee	515 Series	324	\$463,860	38%	3/24/2014	38%	No Follow-Up		
	780 Series	18	\$17,353	N/A			N/A		
Texas	515 Series	214	\$406,037	38%	9/10/2014	19%	Not Filed		
	780 Series	105	\$133,583	N/A			N/A		
Utah	515 Series	10	\$10,476	N/A			N/A		
	780 Series	148	\$154,954	Not Filed			38%	Disapproved	0%
Virginia	515 Series	13	\$20,535	N/A			N/A		
	780 Series	90	\$106,922	38%	Disapproved	0%	38%	Disapproved	0%
Vermont	515 Series	25	\$30,936	N/A			N/A		
	780 Series	2	\$2,227	N/A			N/A		
Washington	515 Series	207	\$372,614	38%	4/15/2014	38%	No Follow-Up		
	780 Series	116	\$141,516	38%	3/6/2014	38%	No Follow-Up		
Wisconsin	515 Series	8	\$11,915	N/A			N/A		
	780 Series	22	\$45,487	38%	8/6/2014	15%	20%	8/5/2015	20%
West Virginia	515 Series	70	\$146,604	Not Filed			38%	5/19/2015	38%
	780 Series	19	\$40,781	N/A			N/A		

[1] Annualized premium reflects all rate increases filed for use nationwide as of April 19, 2019.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Average rate increase percentages are based off the business in force as of December 31, 2018.

[3] The requested rate increase level varies by inflation option; average rate increase percentages are based on the distribution of in-force business as of December 31, 2018.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. No follow-up is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

Attachment 7-ii
MedAmerica, CICA, and CLICNY
Status of Filings as of June 24, 2020
All Jurisdictions in Which These Forms are In Force
515, 700, and 780 Series

Jurisdiction	Rate Series	12/31/2018 Policies In Force	12/31/2018 Annualized Premium ^[1]	Current Round Nationwide Request					Current Round Follow-Up					Average Cumulative Increase Filed ^[2]
				Requested Increase ^[3]	Status ^[2/4/5]	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^[2/4/5]	Date Submitted	Disposition Date	Average Filed Increase ^[2]	
Arkansas	515 Series	126	\$145,862	45%	Filed	6/8/2018	6/18/2018	7%	36%	Filed	3/9/2020	3/30/2020	12%	41%
	780 Series	16	\$13,749	6%	Filed	6/8/2018	6/18/2018	3%		Not Filing				3%
Arizona	515 Series	4	\$4,186		Not Filing					Not Filing				0%
	780 Series	3	\$4,650		Not Filing					Not Filing				0%
California	515 Series	98	\$128,994		Not Filing					Not Filing				0%
	780 Series	37	\$52,638		Not Filing					Not Filing				0%
Colorado	515 Series	164	\$267,531	54%	Pending	3/18/2020				TBD				13%
Connecticut	515 Series	31	\$52,960	99%	Filed	4/25/2018	5/23/2018	11%	78%	Filed	2/10/2020	4/28/2020	15%	28%
Delaware	515 Series	6	\$13,271		Not Filing					Not Filing				38%
	780 Series	2	\$1,761		Not Filing					Not Filing				0%
Florida	700 Series	66	\$110,533	42%	Filed	3/2/2017	10/3/2017	35%		TBD				35%
	780 Series	152	\$149,023	42%	Filed	3/2/2017	10/3/2017	37%		TBD				37%
Georgia	515 Series	92	\$155,488	53%	Filed	2/6/2018	5/29/2018	7%	46%	Filed	11/13/2019	2/19/2020	8%	44%
	780 Series	3	\$3,292		Not Filing					Not Filing				0%
Iowa	515 Series	71	\$99,600	51%	Filed	4/17/2019	6/24/2019	14%	37%	Pending	6/8/2020			57%
	780 Series	105	\$131,336	20%	Filed	4/17/2019	6/24/2019	10%	11%	Pending	6/8/2020			10%
Idaho	515 Series	126	\$145,435	66%	Pending	2/2/2018				TBD				20%
	780 Series	27	\$31,056	26%	Pending	2/2/2018				TBD				0%
Illinois	515 Series	226	\$409,163	41%	Filed	12/21/2017	1/15/2019	41%		No Follow-Up				94%
	700 Series	4	\$10,405	46%	Filed	12/21/2017	1/15/2019	46%		No Follow-Up				46%
Indiana	515 Series	92	\$136,551	18%	Filed	12/21/2017	1/15/2019	18%		No Follow-Up				18%
	780 Series	61	\$94,119	87%	Disapproved	12/4/2018	4/17/2019	0%		TBD				10%
Kansas	515 Series	52	\$68,968	62%	Disapproved	12/4/2018	4/17/2019	0%		TBD				0%
	780 Series	5	\$5,836		Not Filing					Not Filing				38%
Kentucky	515 Series	2	\$3,246		Not Filing					Not Filing				0%
	780 Series	94	\$91,344	7%	Disapproved	3/27/2019	5/21/2019	0%		TBD				25%
Louisiana	515 Series	61	\$68,161	3%	Filed	3/27/2019	5/21/2019	3%		No Follow-Up				3%
	780 Series	28	\$32,373	67%	Disapproved	7/9/2018	7/30/2018			Not Filing				20%
Massachusetts	515 Series	33	\$43,122	22%	Disapproved	7/9/2018	7/30/2018			Not Filing				0%
	780 Series	26	\$31,475	40%	Filed	8/4/2017	10/17/2018	20%		TBD				20%
Maryland	780 Series	6	\$12,299		Not Filing					Not Filing				0%
Maine	515 Series	9	\$26,674	78%	Filed	8/10/2018	10/19/2018	24%		TBD				51%
	700 Series	26	\$33,827	73%	Filed	8/10/2018	10/19/2018	29%		TBD				29%
Michigan	515 Series	26	\$33,337	17%	Filed	8/10/2018	10/19/2018	17%		No Follow-Up				17%
	780 Series	25	\$61,731	60%	Filed	1/26/2018	2/27/2018	60%		No Follow-Up				120%
Minnesota	515 Series	72	\$134,483	74%	Filed	1/26/2018	2/27/2018	74%		No Follow-Up				74%
	780 Series	4	\$4,438		Not Filing					Not Filing				0%
Mississippi	515 Series	381	\$533,415	52%	Pending	6/15/2020				TBD				29%
	780 Series	378	\$445,818	20%	Pending	6/15/2020				TBD				0%
Missouri	515 Series	167	\$305,966	70%	Filed	3/13/2018	5/29/2018	29%	19%	Not Yet Filed				79%
	780 Series	83	\$91,295	8%	Filed	3/13/2018	5/25/2018	4%	4%	Not Yet Filed				4%
Mississippi	515 Series	4	\$3,343		Not Filing					Not Filing				0%
Montana	515 Series	47	\$56,680	83%	Filed	3/22/2019	6/19/2019	32%		TBD				52%
	780 Series	7	\$2,009	35%	Filed	3/22/2019	6/19/2019	35%		No Follow-Up				35%
North Carolina	515 Series	259	\$304,699	61%	Filed	3/13/2018	8/5/2019	24%		TBD				49%
	780 Series	91	\$101,197	14%	Filed	3/13/2018	8/5/2019	8%		TBD				8%
North Dakota	780 Series	26	\$26,111		Not Filing					Not Filing				0%
Nebraska	515 Series	15	\$18,305	63%	Not Yet Filed					TBD				38%
	700 Series	10	\$16,438	101%	Not Yet Filed					TBD				0%
New Hampshire	515 Series	24	\$35,718	50%	Not Yet Filed					TBD				30%
	700 Series	7	\$6,567	107%	Not Yet Filed					TBD				0%
New Mexico	515 Series	10	\$10,955	29%	Not Yet Filed					TBD				0%
	780 Series	6	\$4,644		Not Filing					Not Filing				0%
Nevada	515 Series	1	\$2,799		Not Filing					Not Filing				0%
	700 Series	10	\$14,790		Not Filing					Not Filing				38%
New York	515 Series	1	\$817		Not Filing					Not Filing				0%
	780 Series	70	\$121,990	77%	Filed	4/12/2018	11/29/2018	10%	68%	Not Yet Filed				27%
Ohio	515 Series	30	\$45,986	62%	Filed	6/15/2018	10/11/2018	11%	12%	Pending	6/24/2020			39%
	700 Series	6	\$6,579	85%	Filed	6/15/2018	10/11/2018	13%	13%	Pending	6/24/2020			13%
Oklahoma	515 Series	29	\$44,000	14%	Filed	6/15/2018	10/11/2018	6%	6%	Pending	6/24/2020			6%
	780 Series	38	\$69,526	35%	Filed	3/21/2019	4/5/2019	8%	29%	Filed	2/28/2020	3/13/2020	9%	62%
Oregon	515 Series	7	\$8,641	23%	Filed	3/21/2019	4/5/2019	10%	14%	Filed	2/28/2020	3/13/2020	10%	21%
	780 Series	127	\$206,056	58%	Pending	12/21/2018				TBD				38%
Pennsylvania	515 Series	27	\$50,790	32%	Pending	12/21/2018				TBD				0%
	780 Series	184	\$215,173	41%	Filed	3/21/2019	8/12/2019	12%	30%	Not Yet Filed				55%
Rhode Island	515 Series	55	\$66,404	18%	Filed	3/21/2019	8/12/2019	18%		No Follow-Up				18%
	780 Series	12	\$20,815		TBD					TBD				38%
South Carolina	515 Series	119	\$151,008	35%	Filed	6/1/2018	9/10/2018	8%	24%	Not Yet Filed				29%
	780 Series	1	\$6,795	35%	Filed	6/1/2018	9/10/2018	20%	14%	Not Yet Filed				20%
South Dakota	515 Series	21	\$31,220	52%	Filed	6/12/2019	9/5/2019	52%		No Follow-Up				109%
	780 Series	8	\$7,820	13%	Filed	6/12/2019	9/5/2019	13%		No Follow-Up				13%
Tennessee	515 Series	324	\$463,660	18%	Filed	3/4/2019	9/20/2019	11%		TBD				53%
	780 Series	15	\$17,353	6%	Filed	3/4/2019	9/20/2019	3%		TBD				3%
Texas	515 Series	214	\$406,037	46%	Filed	8/13/2018	12/21/2018	46%		TBD				74%
	780 Series	105	\$133,583	18%	Filed	8/13/2018	12/21/2018	18%		TBD				18%
Utah	780 Series	10	\$10,476		Not Filing					Not Filing				0%
Virginia	515 Series	148	\$154,954	90%	Pending	5/2/2018				TBD				0%
	780 Series	13	\$20,535		Not Filing					Not Filing				0%
Vermont	515 Series	90	\$106,922	108%	Filed	2/9/2018	8/21/2019	32%		TBD				32%
	700 Series	25	\$30,936	100%	Filed	2/9/2018	8/21/2019	22%		TBD				22%
Washington	515 Series	2	\$2,227	35%	Filed	2/9/2018	8/21/2019	14%		TBD				14%
	780 Series	207	\$372,614	53%	Filed	6/13/2018	3/25/2020	30%		TBD				79%
Wisconsin	515 Series	116	\$141,516	70%	Filed	6/24/2019	9/12/2019	70%		TBD				134%
	780 Series	8	\$11,915	3%	Filed	6/24/2019	9/12/2019	3%		TBD				3%
West Virginia	515 Series	22	\$45,487	45%	Filed	7/9/2018	10/26/2018	20%		TBD				66%
Wyoming	515 Series	70	\$146,604	52%	Filed	2/27/2018	4/17/2018	52%		No Follow-Up				110%
	780 Series	19	\$40,781	33%	Filed	2/27/2018	4/17/2018	33%		No Follow-Up				33%

[1] Annualized premium reflects all rate increases filed for use nationwide as of April 19, 2019.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Average rate increase percentages are based off the business in force as of December 31, 2018.

[3] The requested rate increase level varies by inflation option; average rate increase percentages are based on the distribution of in-force business as of December 31, 2018.

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[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.



MedAmerica Insurance Company
Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York
Home Office: Rochester, NY

MedAmerica Insurance Company of Florida
Home Office: Orlando, FL

Letter of Authorization

To: Department of Insurance

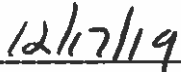
MedAmerica Insurance Company ("MedAmerica") has entered into a service agreement with Milliman, Inc. ("Milliman") effective October 3, 2016, that includes long-term care rate filing services on our behalf. The agreement provides, in part, that Milliman is responsible for preparing and filing for approval with state insurance departments MedAmerica's long-term care rate increase filings as directed by MedAmerica. Milliman is also authorized to receive, on MedAmerica's behalf, written and oral communication from each state department of insurance for the purpose of completing the rate increase filing process.

Please accept this letter of authorization for the purpose stated above. Should you have any questions regarding the above, please forward your comments to:

MedAmerica Insurance Company
165 Court Street
Rochester, NY 14647



Bill Naylor, President
MedAmerica Insurance Company



Date

Time-Sensitive! Action Needed - Review Options and Make Your Decision
RE: Your Long Term Care Insurance
Notice of Premium Increase — Please Read & Retain for Your Records

<<FIRST_NAME>> <<LAST_NAME>>
<<STREET_ADDRESS1>>
<<STREET_ADDRESS2>>
<<CITY>> <<STATE>> <<ZIP>>

<<DATE>>
Billing Account ID: <<POLICY_NUMBER>>

Dear <<SALUTATION LAST_NAME>>:

We are writing to notify you that we have filed a premium increase of <<INC_AMT>> with the Department of Insurance. This premium change is based on the overall experience of all contracts in your class and has nothing to do with your current age, health status, claims history or any other personal factors. This increase applies to all insureds having the same policy form as you, regardless of the effective date of coverage. Please be advised that premiums are subject to future rate increases.

The premium rate increase for your long term care insurance coverage will change on <<NEXT_BILL_DATE>>. Your <<MODAL>> premium payment will change from <<CURRENT_RATE>> to <<FUTURE_RATE>>.

We understand this premium increase may affect your ability to afford your current level of benefits. Please review the options regarding your coverage that are outlined below and make the decision that best meets your needs.

- **Option #1: Continue your coverage at your current level of benefits.** You may keep your current level of benefits by paying the increased premium when it is due on <<NEXT_BILL_DATE>>. If you choose this option, no additional action, other than your premium payment, is required. Please understand that paying the increased premium for coverage through 120 days from the date of the rate increase constitutes your acceptance of the rate increase and voids the offer of the Contingent Non-Forfeiture Benefit outlined in Option #3 below.
- **Option #2: Offset the increased premium by reducing your level of benefits.** You may be able to adjust your benefits to reduce your premium. Please understand that this option is not always available as you may have selected the state-mandated minimum benefits allowable for long term care insurance. Please call Customer Service toll free at 1-800-240-1675 to discuss your options.
- **Option #3: Elect the reduced Contingent Non-Forfeiture Benefit.**

If you elect the Contingent Non-Forfeiture Benefit Option, no further premium is due. This option becomes effective as of your current paid through date. As of the date of this letter, your Contingent Non-Forfeiture Benefit would be <<RESULT_OF_CNF_FORMULA>>.

There are two ways to elect the Contingent Non-Forfeiture Benefit:

- Choose this option today by signing and dating the enclosed Contingent Non-Forfeiture Benefit Election Form and returning it in the enclosed postage-paid envelope; OR
- If you do not pay the increased premium within 120 days of the due date, which is <<NEXT_BILL_DATE>>, you will be entitled to the Contingent Non-Forfeiture Benefit. We will automatically change your coverage to the Contingent Non-Forfeiture Benefit in lieu of your policy lapsing for non-payment of premium.

IMPORTANT: Paying the increased premium for coverage through 120 days from <<NEXT_BILL_DATE>>, constitutes your acceptance of the rate increase and voids the Contingent Non-Forfeiture Benefit offer.

What is the Contingent Non-Forfeiture Benefit?

The Contingent Non-Forfeiture Benefit Option allows you to retain reduced long term care insurance benefits in the event you can no longer afford your premium due to a substantial premium increase. Under this option, the same **Daily Benefit Amount** in effect at the time of the lapse will be payable, but the **Lifetime Benefit Amount** will be equal to the greater of the items a) or b) below:

- a) The total amount of premiums paid and applied to Your Policy; **OR**
- b) Thirty (30) times the **Daily Benefit Amount**

The total of all benefits paid under your policy will not exceed the **Lifetime Benefit Amount** that would have been payable if your policy did not lapse.

Important facts to know about this reduced benefit are:

- No future premium is due.
- The **Lifetime Benefit Amount** is significantly less than the benefit provided if you choose to continue paying your premium.
- All riders and inflation options will be terminated.
- All other terms, conditions, limitations and exclusions in your current coverage apply to the Contingent Non-Forfeiture Benefit.

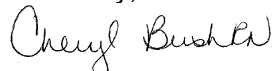
IMPORTANT NOTE: If your policy includes a Spousal Benefit Transfer Rider, both you and your spouse must continue to maintain identical coverage. You must both select the same option regarding this rate increase.

If you have questions on the above options, please call Customer Service toll free at **1-800-240-1675** between the hours of 8:30 a.m. and 5 p.m. EST, Monday through Friday.

If you are currently on claim and your premium is being waived, the increase will be applied when your premium is no longer being waived. Please be assured that your benefits are not affected and that your claims will continue to be paid.

As always, thank you for your business with the company.

Sincerely,



Cheryl Bush, RN
Senior Vice President, Long Term Care Operations

Contingent Non-Forfeiture Benefit Election Form

<<FIRST_NAME>> <<LAST_NAME>>
<<STREET_ADDRESS1>>
<<STREET_ADDRESS2>>
<<CITY>> <<STATE>> <<ZIP>>

<<DATE>>

Billing Account ID: <<POLICY_NUMBER>>

I have decided to stop future premium payments and accept the reduced Contingent Non-Forfeiture Benefit.

I understand the following:

- No future premium is due; and
- I will have a reduced lifetime benefit equal to the sum of all premiums paid and applied to date, **OR** thirty (30) times the Daily Benefit Amount, whichever is greater; and
- The Contingent Non-Forfeiture Benefit is significantly less than the benefit provided if I chose to keep paying my premium; and
- The Contingent Non-Forfeiture Benefit is only available if I satisfy the requirements for Benefit Eligibility as defined in my policy or certificate; and
- The Contingent Non-Forfeiture Benefit will be payable up to my Daily Benefit Amount in effect on the date of this change; and
- All riders and inflation options will be terminated; and
- All other terms, conditions, limitations and exclusions in my current coverage apply to the Contingent Non-Forfeiture Benefit.

Signature:

I request my current long term care insurance coverage be reduced to the Contingent Non-Forfeiture Benefit offered by the company. This option becomes effective as of my current paid through date. This option is not a cash refund. A summary of Contingent Non-Forfeiture Benefits will be sent to me when this request is processed.

Signature

Date

Mailing Instructions: Sign and date this form and return in the enclosed postage-paid envelope.